

# Financial Information

**Login #** 217398 **CU #** 4446 **Date Received** 7/22/2003  
**CU Name** LORD **TOM Code** 49 **Multiple**  
**Street** 3910 SCHAPER AVENUE **District** 8 **MANZELLA, JOE**  
**City** ERIE **State** PA **SE** H **OBIDOWSKI, RICHARD**  
**ZIP** 16415 **Limited Income** 0  
**PHONE** (814) 866-1111 **Description** Community Conversion

FPR DATA	Capital	Delinquency	Net Income	PAS	Net Worth
6/30/2003	9.17	0.14	0.39	109.84	8.95
12/31/2002	9.48	0.21	0.71	110.25	9.29

**Assets** \$25,220,943

**Members** 5,919

**Shares** \$22,925,321

**Potential Members** 10,000

## Current Exam

**Type** 10

**Completion Date** 6/20/2002

**Effective Date** 3/31/2002

## Last Contact

**Type** 27

**Completion Date** 2/5/2003

**Effective Date** 1/31/2003

(b)(8)

OK - due to lack of ALCO minutes - has been corrected. see e-mail from E Obidowski

CU #:	4446	CU Name:	LORD	Reviewer:	CMK
Login #:	217398	Description:	COMMUNITY CONVERSION	SSIC #:	

### COMMUNITY/UNDERSERVED DATA

Group Name, Location and Detail	New Members	Num of Overlaps	Overlap CUs	Approved
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<b><u>ERIE COUNTY AND CRAWFORD COUNTY</u></b>	371209	0		Y
CRAWFORD COUNTY, PA AND ERIE COUNTY				

bcc: Reading / DOI Reading / SE Obidowski / EX Manzella

persons who live, work, worship, or go to school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania.

Type of Group: COMMUNITY

	Y	371209	0	1
TOTALS	N	0	0	0
	D	0	0	0
	W	0	0	0
	P	0	0	0

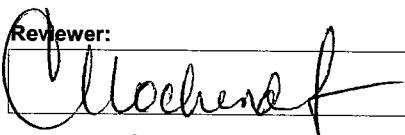
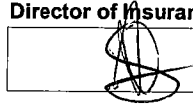
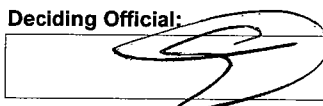
CU #:	4446	CU Name:	LORD	Reviewer:	CMK
Login #:	217398	Description:	COMMUNITY CONVERSION	SSIC #:	

**General Comments (Regional Summary):**

Credit union submitted adequate business/marketing plan for serving the community. Field recommends approval. See detailed summary in file.

**Recommendation:**

Approve

Reviewer:		Date:	9/16/03	APRV	DEF	DEN	PEND	W/DRN
				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Director of Insurance:		Date:	9/17/03	APRV	DEF	DEN	PEND	W/DRN
				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deciding Official:		Date:		APRV	DEF	DEN	PEND	W/DRN
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deciding Official:		Date:	9/17	APRV	DEF	DEN	PEND	W/DRN
				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Tuesday, September 16, 2003

September 17, 2003

Kimberly A. Davis, President/CEO  
Lord Federal Credit Union  
3910 Schaper Avenue  
Erie, Pennsylvania 16508

Dear Ms. Davis:

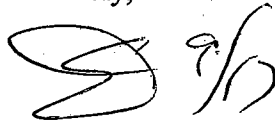
We have approved your request to convert to a community charter to serve persons who live, work, worship, or go to school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania.

**The enclosed amendment is approved in advance and need only be adopted by your board of directors in accordance with Article XVII, Section 1 of the revised Federal Credit Union Bylaws effective October 14, 1999.**

NCUA will generally permit federal credit unions serving occupational and associational groups to overlap community charters. Therefore, conversion of your field of membership does not protect your credit union from overlaps by credit unions desiring to serve select employee or associational groups in the area. Additionally, approval to serve this community does not preclude any other credit union from gaining approval to serve the same community.

If you have any questions, please contact Insurance Analyst Cynthia Kochendarfer at (703) 519-4621.

Sincerely,



Edward P. Dupcak  
Regional Director

DOI/CMK:cmk  
FCU 04446-08H  
Enclosures

bcc: Reading / DOI Reading / SE Obidowski / EX Manzella

i:\ins1\commconv\Lord\Approval.doc

*Handwritten notes:*  
Cmk 9/16/03  
9/17/03



Section 5 of the Charter of the Lord Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania. **(converted to a community charter 9/17/03)**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; volunteers (added 10/9/02); organizations of such persons; and corporate or other legal entities in this charter **(added 5/28/03).**"

September 17, 2003

Date of Approval



Edward P. Dupcak  
Regional Director

## **COMMUNITY CHARTER CONVERSION**

**LORD FCU #4446**

**Assets: \$25.2 Million**

**Erie, Pennsylvania**

### **1. GENERAL BACKGROUND**

Lord Federal Credit Union (LFCU) was originally chartered to serve the employees of Lord Corporation in Erie, PA. LFCU has since expanded its field of membership to serve over 80 select employee groups.

Call report data for June 2003 indicates the credit union has 5,919 out of an estimated 10,000 potential members for a penetration ratio of 59 percent.

#### **A. Proposal**

LFCU is now requesting a community charter to serve persons who live, work, worship, or attend school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania.

LFCU is seeking the community conversion in order to offer its services to a larger group of potential members and more effectively market credit union eligibility. Furthermore, LFCU's core group, Lord Corporation, is undergoing corporate downsizing which has limited LFCU's growth potential.

#### **B. Delegated Authority**

The Regional Director has delegated approval authority under CHA 3B to approve community conversions with multiple political jurisdictions as long as the population does not exceed 500,000. The population of the proposed community is 371,209 per 2000 Census data. This includes 280,843 for Erie County and 90,366 for Crawford County. Therefore, this request may be approved by the Regional Director.

#### **C. SEGs Outside Community**

Lord Corporation has approximately 100 employees outside of the proposed community. All of the other groups in LFCU's field of membership are located inside of the proposed community. Appropriate notification will be made to Lord Corporation regarding the inability to serve those outside the two county area upon approval.

### **2. Low Income Analysis**

A review of 2000 U.S. Census data indicates the median household income for Erie County is \$36,627 and Crawford County is \$33,560. The weighed average for the two county area is \$35,874 which exceeds NCUA's low-income standard of \$33,595.

The proposed community contains one concentration of census tracts qualifying as underserved in the City of Erie. This area, with a population of 46,516, qualifies due to high poverty rates, low income levels and high unemployment.

### **3. COMMUNITY COMMON BOND**

As discussed below, the application contains sufficient evidence to support the two counties represent a community.

#### **Geographic Boundaries**

The geographic boundaries are clearly defined and are comprised of two recognized political jurisdictions: Erie and Crawford Counties, Pennsylvania.

#### **Shared History**

The Pennsylvania Legislature passed an act separating Crawford and Erie Counties from Allegheny County on March 12, 1800. These two counties were temporarily one county under the name of Crawford until they were later subdivided into Crawford and Erie Counties.

#### **Employment**

The proposed community has two employment and population centers:

- The Erie Area. Erie is located in Erie County in the northern portion of the proposed community. This area has 5,179 business establishments employing 84,100 persons. Nine of the businesses employ more than 500 persons. Erie has a deep water dock capable of shipping or receiving any commodity through the St. Lawrence Seaway.
- The Meadville Area. Meadville is located in Crawford County in the southern portion of the proposed community. This area has 1,029 businesses employing 17,155 persons. None of the businesses employ more than 500 persons.

Together, the Erie-Meadville areas employ 101,255 persons. This represents 56 percent of the entire workforce in the two county proposed community. These two areas are approximately 18 miles apart and are connected by I-79, a major interstate highway.

#### **Recreation**

The proposed community is rich in recreational opportunities. The application package contains numerous examples supported with additional documentation. A few of the more prominent recreational areas and attractions are discussed below:

- Lake Erie and Presque Isle State Park. Lake Erie forms the Northern boundary of the proposed community. Presque Isle State Park is a 3,200 acre sandy

peninsula that arches lakeward into Lake Erie and contains over 7 miles of beaches. Over 4 million visitors come to Presque Isle each year. Presque Isle creates Presque Isle Bay, a wide and deep harbor for the city of Erie. Presque Isle Bay attracts many pleasure boats and worldwide freighters, making Erie an important Great Lakes shipping port. As Pennsylvania's only "seashore," Presque Isle offers its visitors a beautiful coastline and many recreational activities, including swimming, boating and hiking.

- Conneaut Lake Park. Opened in 1892 as Exposition Park, Conneaut Lake Park in Crawford County offers visitors a public beach, amusement park and a full schedule of festivals throughout the year.
- Waldameer Park and Waterworld. Located in Erie, this complex combines an amusement park with a water park. This large park offers over 75 rides, slides, and attractions.
- The Erie Sea Wolves Minor League Baseball Team. The Erie Sea Wolves began play in the New York/Penn League as a Class A affiliate of the Pittsburgh Pirates. The team adopted the name Sea Wolves due to the City's proximity to the lake, the historical factors of Lake Erie and its relationship with the Pirates. The Sea Wolves games are held at Jerry Uht Park, a 6,000-seat facility located beside the Erie Civic Center. All 142 games will be broadcast live on local radio station WFNN AM 1330 during the 2003 season.
- Pymatuning State Park. Located in Southwestern Crawford County, Pymatuning is one of the largest state parks in Pennsylvania. The large lake provides excellent fishing throughout the year as well as 657 campsites, cabin rentals, boating, fishing and swimming. In the winter there is ice fishing, ice-skating, sledding, iceboating, cross-country skiing and snowmobiling. In addition, Pymatuning hosts the Annual Snow Fun Days.
- Erie Civic Center. The Civic Center is home to the Erie Otters, a franchise of the Ontario Hockey League. The center also hosts a variety of events ranging from major trade shows to nationally acclaimed recording artists; cultural dance troupes to western rodeos. A nationally televised bowling tournament is also held annually at the Erie Civic Center.
- The Erie Zoo. Located on 15 acres in the City of Erie, the Erie Zoo features extensive animal and plant collections. The Zoo offers the following:
  - A Children's Zoo where visitors can get "up close" with some domestic and exotic animals (Open seasonally),
  - Refreshment Stands,
  - Carousel, and
  - Train Rides.

## **Shopping**

There are several avenues of shopping available to the residents of the proposed community:

- The main shopping area is the Millcreek Mall in Erie. It is located in the largest population center in the proposed community and features over 150 stores.
- The Meadville Mall in Crawford County is located right along the interstate highway and draws residents from the proposed community to purchase unique items such as Amish made furniture.

- A separate plaza near the Meadville Mall features many national retailers, including Borders Books and Old Navy.

## **Transportation**

The proposed community offers a variety of transportation options:

- Interstate highway 79 runs north-south and connects the major employment and residential areas of Erie and Meadville. Interstate 90 runs east-west through the proposed community.
- Erie International Airport is located just 15 minutes from downtown Erie and serves over 170,000 annually.
- The Port of Erie provides efficient and cost effective service to major American and Canadian cities.

## **Education**

The application discusses a number of institutions of higher learning located in the proposed community, including:

- The Center for Advanced Manufacturing and Technology in Erie County. This is the only school in Pennsylvania funded by the Department of Labor and Industry.
- Gannon University. This private, catholic university in Erie was founded in 1924 and has more than 3,300 full and part time students.
- Edinboro University of Pennsylvania, located in Erie County, has over 7,500 students and is one of 14 universities in the PA state system of higher education.

## **Shared, Common Facilities**

The application documents a number of facilities used by residents throughout the proposed community, including:

- The Regional Cancer Center in Erie is one of the first freestanding community cancer centers in the country. The center provides major treatment specialties including oncology, radiation, and hematology in one location.
- Hamot Medical Center in Erie is a 336-bed tertiary care facility that offers state-of-the-art, comprehensive, integrated health care. The medical center is supported by an active staff of more than 200 physicians representing most medical specialties and more than 2,000 nurses, technologists, therapists and other personnel that are supported by hundreds of volunteers from the Hamot Board of Corporators and the Hamot Aid Society.
- A number of utility providers provide service to Erie and Crawford Counties, including:
  - Adelphia Cable,
  - Meadville Wather Authority
  - Pennsylvania Power, and
  - National Fuel Gas Distribution Company.

## **Media**

Two local newspapers provide residents with local news: The Erie Time News and the Meadville Tribune.

## **Conclusion**

The narrative and supporting documentation provides sufficient evidence to support the two counties form a well-defined community in which the residents have common interests and many opportunities for interaction.

## **4. BUSINESS PLAN**

### **Facilities**

Currently, LFCU maintains one office location in the proposed community. This office is located in Erie, Pennsylvania. Drive-thru and ATM services are available and the office is open:

Monday – Thursday	9am to 5pm
Friday	8am to 6pm

(b)(4)

(b)(4)

(b)(8)

(b)(8)

## 5. CREDIT UNION'S CURRENT FINANCIAL CONDITION

The credit union's financial trends are shown below.

KEY RATIOS	12/31/00	12/31/01	12/31/02	6/30/03
Net Worth	8.80%	9.26%	9.29%	8.94%
Delinquency	0.90%	1.45%	0.21%	0.14%
Net C/Os	0.08%	0.24%	0.25%	0.16%
Earnings	0.88%	0.73%	0.71%	0.39%
Share Growth	0.14%	2.40%	7.69%	12.85%

As discussed above, LFCU has done a good job of maintaining net worth during the recent surge of share growth. Net income has been sufficient to maintain capital. Delinquency has declined considerably and charge offs have remained low.

The last contact, performed as of 1/31/03, resulted in a CAMEL rating of (b)(8). The examiner did not restrict the ability of the credit union to expand its field of membership and no material concerns were identified.

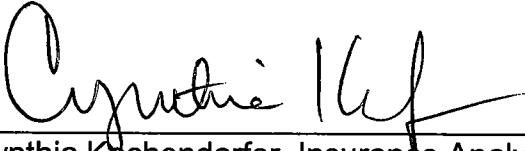
## 6. FIELD RECOMMENDATION

SE Obidowski and EX Manzella recommend approval. They noted the "3" in ALM was due to a lack of ALCO minutes. This has been corrected.



**7. REGIONAL RECOMMENDATION**

Approve.



Cynthia Kochendarfer, Insurance Analyst

9/17/03

Date



Antoinette St. Clair, Director of Insurance

9/17/03

Date

Scott A. Hunt, Associate Regional Director - Operations

Date



Edward P. Dupcak, Regional Director

9/17/03

Date

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**Lord Federal Credit Union (LFCU) #4446  
Community Charter Conversion  
Executive Summary**

<b>Current Members:</b>	5,919	<b>Assets:</b>	\$25.2 million
<b>Potential Mbrs (Current)</b>	10,000	<b>Loans:</b>	\$14.6 million
<b>Penetration:</b>	59.2%	<b>Shares:</b>	\$22.9 million
<b>Pot. Mbrs. (Proposed):</b>	371,209	<b>Earnings:</b>	0.39%
<b>Date App Received:</b>	7/22/03	<b>Delinquency:</b>	0.14 %
<b>Date of Last On-site:</b>	1/03 Sup	<b>Net C/Os:</b>	0.16%
<b>CAMEL:</b>	(b)(8)	<b>Net Worth:</b>	8.94%

**Proposal**

LFCU is a multiple group credit union in Erie, Pennsylvania. Management requests a community conversion to serve persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in Erie and Crawford Counties, PA. The community has a population of 371,209. LFCU is seeking the community conversion in order to offer its services to a larger group of potential members and more effectively market credit union eligibility. Furthermore, LFCU's core group, Lord Corporation, is undergoing corporate downsizing which has limited LFCU's growth potential.

**Action Taken by Region**

Approve.

**Potential Public Relations Problems**

None.

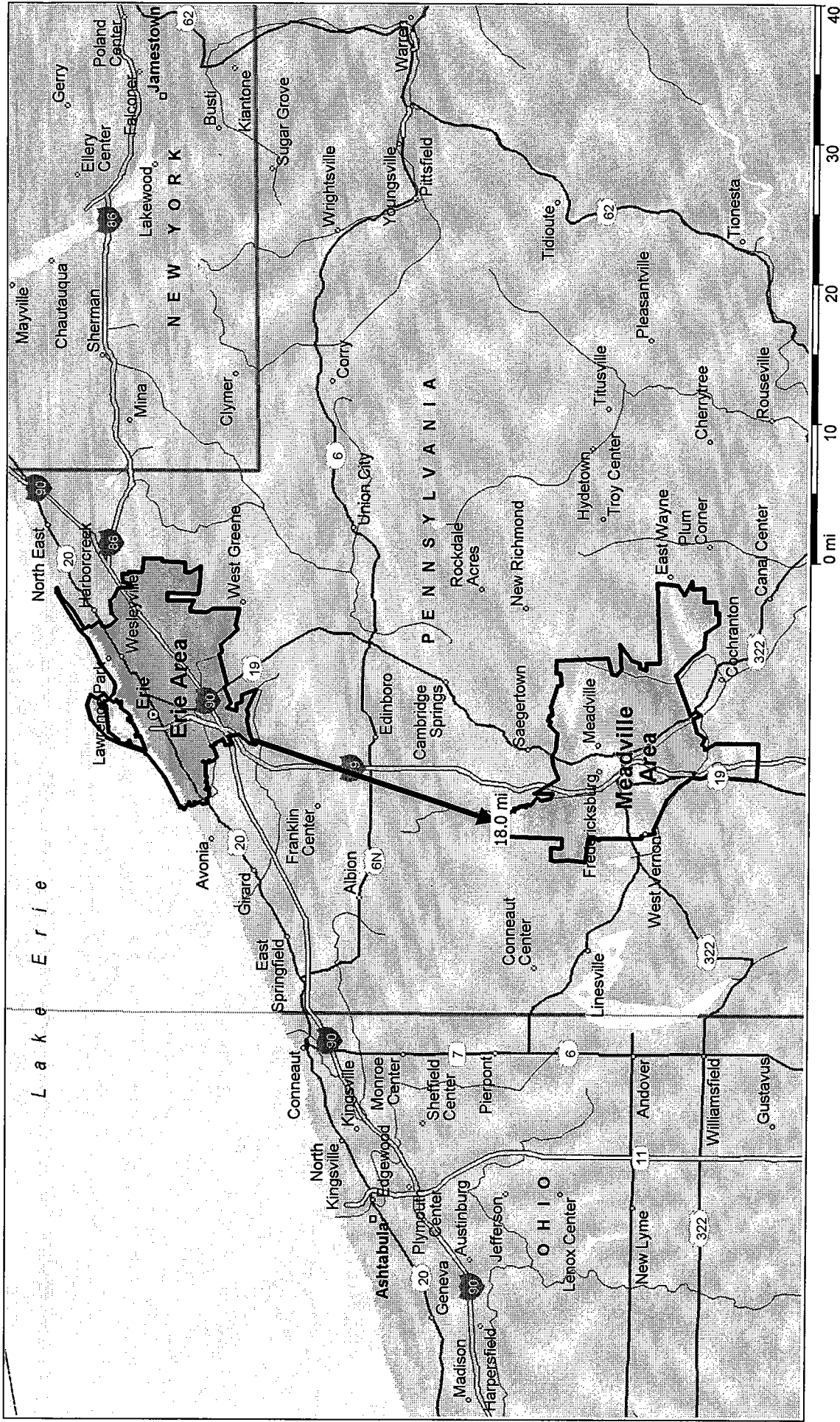
(b)(5),(b)(8)

E  
Y  
W

## Proposed Community Population Analysis

(b)(4)

## Erie - Meadville Areas



Erie Area

Zip code	Businesses	Employees	Businesses with > 500 employees
16501	519	9862	2
16502	335	7569	0
16503	279	3773	0
16504	201	2827	0
16505	770	10811	0
16506	781	12845	3
16507	254	6105	1
16508	497	6488	1
16509	627	12353	1
16510	392	5808	0
16565	341	2501	0
16511	183	3158	1
Total	5179	84100	9

Meadville Area

16335	1029	17,155	0
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source: <http://censtats.census.gov/cgi-bin/zbpnaic/zbpsect.pl>

## U.S. Census Bureau

American FactFinder

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## Quick Tables

DP-3. Profile of Selected Economic Characteristics: 2000  
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data  
 Geographic Area: Erie city, Pennsylvania

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
<b>EMPLOYMENT STATUS</b>		
Population 16 years and over	80,069	100.0
In labor force	48,710	60.8
Civilian labor force	48,667	60.8
Employed	44,729	55.9
Unemployed	3,938	4.9
Percent of civilian labor force	8.1	(X)
Armed Forces	43	0.1
Not in labor force	31,359	39.2
<b>Females 16 years and over</b>	43,052	100.0
In labor force	24,043	55.8
Civilian labor force	24,039	55.8
Employed	22,479	52.2
<b>Own children under 6 years</b>	8,528	100.0
All parents in family in labor force	5,625	66.0
<b>COMMUTING TO WORK</b>		
Workers 16 years and over	43,835	100.0
Car, truck, or van -- drove alone	32,125	73.3
Car, truck, or van -- carpooled	6,111	13.9
Public transportation (including taxicab)	1,512	3.4
Walked	2,898	6.6
Other means	623	1.4
Worked at home	566	1.3
Mean travel time to work (minutes)	16.3	(X)
<b>Employed civilian population 16 years and over</b>	44,729	100.0
<b>OCCUPATION</b>		
Management, professional, and related occupations	11,209	25.1
Service occupations	9,023	20.2
Sales and office occupations	12,154	27.2
Farming, fishing, and forestry occupations	184	0.4
Construction, extraction, and maintenance occupations	3,011	6.7
Production, transportation, and material moving occupations	9,148	20.5
<b>INDUSTRY</b>		
Agriculture, forestry, fishing and hunting, and mining	258	0.6
Construction	1,718	3.8
Manufacturing	9,441	21.1
Wholesale trade	1,079	2.4
Retail trade	5,728	12.8
Transportation and warehousing, and utilities	1,360	3.0
Information	1,198	2.7
Finance, insurance, real estate, and rental and leasing	2,189	4.9
Professional, scientific, management, administrative, and waste management services	2,983	6.7
Educational, health and social services	10,846	24.2

Subject	Number	Percent
Arts, entertainment, recreation, accommodation and food services	4,305	9.6
Other services (except public administration)	2,081	4.7
Public administration	1,543	3.4
<b>CLASS OF WORKER</b>		
Private wage and salary workers	38,849	86.9
Government workers	4,244	9.5
Self-employed workers in own not incorporated business	1,531	3.4
Unpaid family workers	105	0.2
<b>INCOME IN 1999</b>		
<b>Households</b>	<b>40,908</b>	<b>100.0</b>
Less than \$10,000	6,086	14.9
\$10,000 to \$14,999	4,400	10.8
\$15,000 to \$24,999	7,497	18.3
\$25,000 to \$34,999	6,321	15.5
\$35,000 to \$49,999	7,026	17.2
\$50,000 to \$74,999	6,285	15.4
\$75,000 to \$99,999	2,033	5.0
\$100,000 to \$149,999	811	2.0
\$150,000 to \$199,999	168	0.4
\$200,000 or more	281	0.7
Median household income (dollars)	28,387	(X)
<b>With earnings</b>	<b>30,484</b>	<b>74.5</b>
Mean earnings (dollars)	37,231	(X)
<b>With Social Security income</b>	<b>12,324</b>	<b>30.1</b>
Mean Social Security income (dollars)	11,042	(X)
<b>With Supplemental Security Income</b>	<b>2,536</b>	<b>6.2</b>
Mean Supplemental Security Income (dollars)	6,290	(X)
<b>With public assistance income</b>	<b>2,622</b>	<b>6.4</b>
Mean public assistance income (dollars)	2,511	(X)
<b>With retirement income</b>	<b>7,418</b>	<b>18.1</b>
Mean retirement income (dollars)	11,743	(X)
<b>Families</b>	<b>24,746</b>	<b>100.0</b>
Less than \$10,000	2,166	8.8
\$10,000 to \$14,999	1,638	6.6
\$15,000 to \$24,999	4,091	16.5
\$25,000 to \$34,999	3,896	15.7
\$35,000 to \$49,999	5,136	20.8
\$50,000 to \$74,999	5,115	20.7
\$75,000 to \$99,999	1,763	7.1
\$100,000 to \$149,999	626	2.5
\$150,000 to \$199,999	153	0.6
\$200,000 or more	162	0.7
Median family income (dollars)	36,446	(X)
Per capita income (dollars)	14,972	(X)
<b>Median earnings (dollars):</b>		
Male full-time, year-round workers	30,714	(X)
Female full-time, year-round workers	21,828	(X)
<b>POVERTY STATUS IN 1999 (below poverty level)</b>		
<b>Families</b>	<b>3,413</b>	<b>(X)</b>
Percent below poverty level	(X)	13.8
<b>With related children under 18 years</b>	<b>2,974</b>	<b>(X)</b>
Percent below poverty level	(X)	22.2
<b>With related children under 5 years</b>	<b>1,611</b>	<b>(X)</b>
Percent below poverty level	(X)	28.5
<b>Families with female householder, no husband present</b>	<b>2,241</b>	<b>(X)</b>
Percent below poverty level	(X)	34.1



Subject	Number	Percent
With related children under 18 years	2,109	(X)
Percent below poverty level	(X)	43.7
With related children under 5 years	1,157	(X)
Percent below poverty level	(X)	54.4
<b>Individuals</b>	<b>18,549</b>	<b>(X)</b>
Percent below poverty level	(X)	18.8
18 years and over	11,483	(X)
Percent below poverty level	(X)	15.8
65 years and over	1,500	(X)
Percent below poverty level	(X)	10.3
Related children under 18 years	6,902	(X)
Percent below poverty level	(X)	27.0
Related children 5 to 17 years	4,954	(X)
Percent below poverty level	(X)	26.8
Unrelated individuals 15 years and over	6,606	(X)
Percent below poverty level	(X)	29.4

(X) Not applicable.

[Detailed Occupation Code List \(PDF 42KB\)](#)

[Detailed Industry Code List \(PDF 44KB\)](#)

[User note on employment status data](#)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53

## U.S. Census Bureau

American FactFinder

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## Quick Tables

DP-3. Profile of Selected Economic Characteristics: 2000  
 Data Set: [Census 2000 Summary File 3 \(SF 3\) - Sample Data](#)  
 Geographic Area: **Meadville city, Pennsylvania**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
<b>EMPLOYMENT STATUS</b>		
Population 16 years and over	11,350	100.0
In labor force	6,195	54.6
Civilian labor force	6,195	54.6
Employed	5,637	49.7
Unemployed	558	4.9
Percent of civilian labor force	9.0	(X)
Armed Forces	0	0.0
Not in labor force	5,155	45.4
<b>Females 16 years and over</b>	6,304	100.0
In labor force	3,250	51.6
Civilian labor force	3,250	51.6
Employed	2,926	46.4
<b>Own children under 6 years</b>	852	100.0
All parents in family in labor force	652	76.5
<b>COMMUTING TO WORK</b>		
Workers 16 years and over	5,598	100.0
Car, truck, or van -- drove alone	3,842	68.6
Car, truck, or van -- carpooled	586	10.5
Public transportation (including taxicab)	79	1.4
Walked	896	16.0
Other means	34	0.6
Worked at home	161	2.9
Mean travel time to work (minutes)	14.3	(X)
<b>Employed civilian population 16 years and over</b>	5,637	100.0
<b>OCCUPATION</b>		
Management, professional, and related occupations	2,099	37.2
Service occupations	1,035	18.4
Sales and office occupations	1,285	22.8
Farming, fishing, and forestry occupations	51	0.9
Construction, extraction, and maintenance occupations	301	5.3
Production, transportation, and material moving occupations	866	15.4
<b>INDUSTRY</b>		
Agriculture, forestry, fishing and hunting, and mining	59	1.0
Construction	242	4.3
Manufacturing	788	14.0
Wholesale trade	51	0.9
Retail trade	647	11.5
Transportation and warehousing, and utilities	129	2.3
Information	180	3.2
Finance, insurance, real estate, and rental and leasing	151	2.7
Professional, scientific, management, administrative, and waste management services	349	6.2
Educational, health and social services	1,907	33.8

Subject	Number	Percent
Arts, entertainment, recreation, accommodation and food services	553	9.8
Other services (except public administration)	275	4.9
Public administration	306	5.4
<b>CLASS OF WORKER</b>		
Private wage and salary workers	4,637	82.3
Government workers	724	12.8
Self-employed workers in own not incorporated business	261	4.6
Unpaid family workers	15	0.3
<b>INCOME IN 1999</b>		
<b>Households</b>	<b>5,413</b>	<b>100.0</b>
Less than \$10,000	938	17.3
\$10,000 to \$14,999	657	12.1
\$15,000 to \$24,999	1,079	19.9
\$25,000 to \$34,999	731	13.5
\$35,000 to \$49,999	694	12.8
\$50,000 to \$74,999	617	11.4
\$75,000 to \$99,999	336	6.2
\$100,000 to \$149,999	214	4.0
\$150,000 to \$199,999	50	0.9
\$200,000 or more	97	1.8
Median household income (dollars)	25,402	(X)
With earnings	3,578	66.1
Mean earnings (dollars)	41,018	(X)
With Social Security income	1,943	35.9
Mean Social Security income (dollars)	10,717	(X)
With Supplemental Security Income	468	8.6
Mean Supplemental Security Income (dollars)	5,813	(X)
With public assistance income	343	6.3
Mean public assistance income (dollars)	2,466	(X)
With retirement income	1,078	19.9
Mean retirement income (dollars)	19,671	(X)
<b>Families</b>	<b>2,895</b>	<b>100.0</b>
Less than \$10,000	249	8.6
\$10,000 to \$14,999	198	6.8
\$15,000 to \$24,999	525	18.1
\$25,000 to \$34,999	384	13.3
\$35,000 to \$49,999	435	15.0
\$50,000 to \$74,999	527	18.2
\$75,000 to \$99,999	286	9.9
\$100,000 to \$149,999	190	6.6
\$150,000 to \$199,999	50	1.7
\$200,000 or more	51	1.8
Median family income (dollars)	38,227	(X)
Per capita income (dollars)	17,290	(X)
<b>Median earnings (dollars):</b>		
Male full-time, year-round workers	32,813	(X)
Female full-time, year-round workers	22,579	(X)
<b>POVERTY STATUS IN 1999 (below poverty level)</b>		
<b>Families</b>	<b>398</b>	<b>(X)</b>
Percent below poverty level	(X)	13.7
With related children under 18 years	300	(X)
Percent below poverty level	(X)	21.5
With related children under 5 years	133	(X)
Percent below poverty level	(X)	24.6
<b>Families with female householder, no husband present</b>	<b>179</b>	<b>(X)</b>
Percent below poverty level	(X)	26.4

Subject	Number	Percent
With related children under 18 years	173	(X)
Percent below poverty level	(X)	36.8
With related children under 5 years	70	(X)
Percent below poverty level	(X)	50.7
<b>Individuals</b>	<b>2,696</b>	<b>(X)</b>
Percent below poverty level	(X)	22.7
18 years and over	2,021	(X)
Percent below poverty level	(X)	21.8
65 years and over	287	(X)
Percent below poverty level	(X)	13.3
Related children under 18 years	654	(X)
Percent below poverty level	(X)	25.3
Related children 5 to 17 years	451	(X)
Percent below poverty level	(X)	24.3
Unrelated individuals 15 years and over	1,460	(X)
Percent below poverty level	(X)	40.7

(X) Not applicable.

[Detailed Occupation Code List \(PDF 42KB\)](#)

[Detailed Industry Code List \(PDF 44KB\)](#)

[User note on employment status data](#)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P30, P32, P33, P43, P46, P49, P50, P51, P52, P53, P58, P62, P63, P64, P65, P67, P71, P72, P73, P74, P76, P77, P82, P87, P90, PCT47, PCT52, and PCT53

Section 5 of the Charter of the Lord Federal Credit Union is hereby amended to read as follows:

"The field of membership shall be limited to those having the following common bond:

1. Employees of the Lord Corporation and of its divisions, Hughson Chemical Company, Lord Kinematics, Allforce Acoustics and Keyon, who work in Erie, Saegertown or Cambridge Springs, Pennsylvania, Shelton, Connecticut, Bowling Green, Kentucky, or Cleveland, Ohio;

2. Employees of Field Engineering Offices of Lord Corporation and its above divisions who are paid from Erie, Pennsylvania;

3. Employees of the following who work in Erie, Pennsylvania:

David Van Amburg & Associates, Inc.  
Erie Industrial Supply Company  
Erie Paint Company  
Finish Engineering Co., Inc.  
Great Lakes Tool Grinding, Inc.  
Heyl Healthcare Supply  
Horwath Electric Motors, Inc.  
JAMARCO  
Klein Plating Works, Inc.  
Kondu Corporation  
Multi Products, Inc.  
Products Finishing, Inc.  
Resources for Prevention, Inc.  
Weborg Rectenwald Architects, Inc.

4. Employees of Joseph B. Dahlkemper Co., Inc., who work in or are paid from Erie, Pennsylvania;

5. Employees of Spectrum Control Inc. who work in or are paid from Erie, Pennsylvania;

6. Employees, doctors, medical staff, and technicians who work at Shriners Hospitals for Crippled Children, Erie Unit, in Erie, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; medical employees of staff doctors of the above hospital;

~~7. Employees, doctors, medical staff, and technicians who work at HEALTHSOUTH Great Lakes Rehabilitation Hospital in Erie, Pennsylvania; volunteers who work at the above hospital under supervision of the hospital staff; medical employees of staff doctors of the above hospital;~~  
name change 08/10/94     Merged w/clause #13 -- see new clause #20

8. Employees of Precise Plastics, Inc., who work in Fairview, Pennsylvania;

9. Employees of Snap-Tite, Inc., and of Parsch, Inc., a 50 percent owned subsidiary, who work in Union City, Erie, or Fairview, Pennsylvania; salesmen of the above companies who are paid from Union City, Pennsylvania;

10. Employees of the following who work in Erie, Pennsylvania: 04/04/94

Padden's Interiors  
Dennis M. Scully, M.D.

11. Employees of the following who work in Erie, Pennsylvania: 06/03/94

Chet Aleks Yamaha & Marine, Inc.  
Griffith Electric Co.

12. Employees of Hartman Personnel Services, Inc. (a division of Volt Services Group), who work in Erie, Pennsylvania; 06/08/94 (parent company identified 07/01/98)

~~13. Employees, doctors, medical staff and technicians who work at HEALTHSOUTH Lake Erie Institute of Rehabilitation in Erie, Pennsylvania; 08/10/94~~ Merged w/clause #7 -- see new clause #20

14. Employees of Career Concepts who work in Erie, Pennsylvania; 09/16/94

15. Employees of Scott's Carpet who work in McKean, Pennsylvania; 09/30/94

16. Natural-person voting and dues-paying Realtor members of the Greater Erie Board of Realtors, Inc., in Erie, Pennsylvania, who qualify for membership in accordance with its constitution and bylaws in effect as of October 1994, provided, however, that membership is limited to a maximum of 2,500 credit union members; 10/07/94

17. Employees of ~~Brown Thompson Newspapers~~ Peacock Printing who are paid from ~~Erie Meadville~~, Pennsylvania; 06/25/96 (sponsor name and location changes – 10/9/02)

18. Employees of the Lord Corporation who work in its facilities at the following locations named: 07/01/98

Dayton, Ohio  
Cary, North Carolina (Headquarters)  
Fountain Valley, California  
East Weymouth, Massachusetts  
Pompano Beach, Florida  
Palm City, Florida (formerly Mavidon, Inc.)

19. Employees of the Liofol Company, a 50 percent owned subsidiary of the Lord Corporation, who work in Cary, North Carolina; 07/01/98

20. Employees, doctors, medical staff, and technicians of HealthSouth of Erie, Inc., dba HealthSouth Rehabilitation Hospital of Erie who work in Erie, Pennsylvania; 07/01/98

21. Employees of the following who work in Erie, Pennsylvania: 01/22/99

X-Cell Tool & Mold, Inc.  
Paramount Die Corp.  
Mays Marketing Group

24. Employees of Hall Precision Tool & Die who work in Erie, PA, 03/3/99

25. Employee of TechSource Engineering, Inc., who work in Erie, Pennsylvania; 04/29/99
26. Employees of EAG Electronics Corporation who work in Girard, Pennsylvania; 06/02/99
27. Employees of Proud Land (The Pet Place) who work in Fairview, Pennsylvania; 06/18/99
28. Employees of D.A. Salzer and Associates who work in Erie, Pennsylvania; 07/27/99
29. Employees of the following who work in Erie, Pennsylvania; 09/13/99
  - Erie Aviation, Inc.
  - Jr.'s Last Laugh
  - Kelly Financial Group, Inc.
30. Employees of Whole Foods Cooperative Association, Inc., who work in Erie, Pennsylvania; 09/23/99
31. Employees of the following who work in Erie, Pennsylvania; 10/05/99
  - Harrington, Inc.
  - Eicher Painting, Inc.
  - Ely & Smith, Attorneys and Counsellors at Law
32. Employees of the following who work in Erie, Pennsylvania: 10/22/99
  - First Alliance Church
  - Lawrence C. Scully, D.M.D.
33. Employees of the following who work in Erie, Pennsylvania: 11/04/99
  - SOFTEK, Inc.
  - Mark Minichelli, D.D.S.
  - Cohen's Carpeting
34. Employees of the following who work in Erie, Pennsylvania: 11/17/99
  - New Motors, Inc.
  - Equipment Exchange Co., of America, Inc.
35. Employees of Infinity Resources, Inc., who work in or are paid from Erie, Pennsylvania; 12/10/99
36. Employees of Burton Funeral Home and Crematory, Inc., who work in Erie, Fairview, or Girard, Pennsylvania; 12/10/99
37. Employees of Loc, Inc. & Loc Framing Systems, Inc., operating under common ownership, who work in Erie, Pennsylvania; 12/10/99
38. Employees of the following who work in Erie, Pennsylvania; 12/22/99
  - ONEX, Inc.
  - Levco Communications
  - Townline Hardware

39. Employees of Brugger Funeral Homes who work in or are paid from Erie, Pennsylvania; 12/22/99

40. Employees of the following who work in Erie, Pennsylvania; 01/14/00

CPS (Custom Plastic Specialties), Inc.  
Niagara Eye Associates

41. Employees of JABE Construction and Equipment, Inc., who work in Erie, Pennsylvania; 02/14/00

42. Employees of Johnson Tool, Inc., who work in Fairview, Pennsylvania; 02/29/00

43. Employees of the following who work in Erie, Pennsylvania: 03/17/00

Summit Dental Associates  
Siebenburger Club  
Oakwood Cafe

44. Employees of American Income Life who work in Erie, Pennsylvania; 5/10/00

45. Employees of the following who work in the Pennsylvania locations named: 05/17/00

Bensur Advertising, Erie  
Russell's House of Furniture, Inc., Waterford  
Jack D. Utley, D.M.D., M.S., Erie

46. Employees of Lignitech, Ltd. who work in Erie, Pennsylvania 05/17/00

47. Employees of Bonded Services Corporation who work in or are paid from Erie, Pennsylvania; 05/24/00

48. Employees of Westwood Racquet Club who work in Erie, Pennsylvania; 6/13/00

49. Employees of the following who work in the Pennsylvania locations named: 06/27/00

Hytech Tool & Design Company, Edinboro  
Tri Tech Injection Molding, McKean

50. Employees of the following who work in Erie, Pennsylvania; 9/7/00

Out of Bounds Industries  
King Electric Co.

51. Employees of Erie Heart and Lung Center who work in Erie, Pennsylvania; 10/06/00

52. Employees of Borecky Fruit Farm who work in Fairview, Pennsylvania; 11/13/00

53. Owners of Whole Foods Cooperative, Erie, Pennsylvania, who qualify for ownership in accordance with its Bylaws in effect November 21, 2000; 11/21/00

54. Employees of Pulakos 926 Chocolates who work in Erie, Pennsylvania; 12/04/00

55. Employees of Sal's Family Hair Center who work in Erie, Pennsylvania; 12/08/00



56. Employees of Foht Realtors who work in Erie, Pennsylvania; 12/18/00
57. Employees of Hill, Barth, & King who work in Erie, Pennsylvania; 1/09/01
58. Employees of Fairview Beer who work in Fairview, Pennsylvania; 02/27/01
59. Employees of the following who work in Erie, Pennsylvania: 06/08/01
- Accutool  
Jazzercise Fitness Center
60. Employees of Superior Sound who work in Erie, Pennsylvania; 8/8/02
61. Employees of Complete Computer Service Solutions who work in or are paid from Erie, Pennsylvania; 11/26/02
62. Employees of Nicklas Insurance Agency, Inc., Erie Division, who work in Erie, Pennsylvania; 01/17/03
63. Employees of Pony Express who work in or are paid from Erie, Pennsylvania; **5/28/03**

Spouses of persons who died while within the field of membership of this credit union; employees of this credit union; persons retired as pensioners or annuitants from the above employment; members of their immediate families or households; *volunteers* (added 10/9/02); organizations of such persons; and corporate or other legal entities in this charter (**added 5/28/03**)."

May 30, 2003

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Date of Approval

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Edward P. Dupcak  
Regional Director

## Proposed Community and Service Facilities

(b)(4)

**MISCELLANEOUS INFORMATION**Credit Union Name: **LORD** Federal Charter/Certificate Number: **04446*****This page must be completed by all credit unions.***

				Acct. Code	
1. Indicate in the box at the right the number of the description below that best characterizes the last audit performed of your credit union's records: 1=Financial statement audit performed by state licensed persons 2=Balance sheet audit performed by state licensed persons 3=Examinations of internal controls over call reporting performed by state licensed persons 4=Supervisory Committee audit performed by state licensed persons 5=Supervisory Committee audit performed by other external auditors 6=Supervisory Committee audit performed by the supervisory committee or designated staff				4 064	
Effective date of last audit (Month / Year)				05/2003 063	
2. Effective date of the most recent Supervisory Committee verification of Members' accounts (Month / Year)				09/2002 603	
3. Does your credit union maintain share/deposit insurance coverage in addition to the NCUSIF? (Do not include Life Saving and Borrowers' Protection Insurance or Surety Bond Coverage.) (Yes or No)				No 875	
If so, indicate the name of the insurance company				876	
Dollar amount of shares and/or deposits insured by the company named above				\$0 877	
4. Number of current members (not number of accounts)				5,919 083	
5. Number of potential members				10,000 084	
6. Number of credit union employees who are:					
a. Full-Time (26 hours or more)				9 564A	
b. Part-Time (25 hours or less per week)				3 564B	
7. New programs or service offerings (878A - 878N):					
A. None	Yes	F. Real Estate Loans	No	K. New CUSO	No
B. Indirect Lending	No	G. Risk Based Loans	No	L. Data Processing Conversion	No
C. Commercial Lending	No	H. Direct Financing Leases	No	M. Insurance / Investment Sales	No
D. Member Business Loans	No	I. ATM / Debit Card Program	No	N. Other	No
E. Participation Loans	No	J. Mortgage Processing	No		

***This page must be completed by all credit unions.***

	Number	Acct. Code
8. Credit Union Member Service Branch Information		
a. Number of credit union maintained branches located in the United States and its territories and foreign countries	0	566
b. Does your credit union provide member services through a credit union shared branch services center? (Yes or No)	No	566A

June 2003

NCUA 5300

## Financial Performance Report - Financial Analysis - June 2003

Credit Union Name: **LORD** Federal Charter/Certificate Number: **04446**

Line Item	Jun 01	Dec 01	Jun 02	Dec 02	Jun 03	June 2003	
						PEER Avg.	Peer +/-
Capital Adequacy:							
*Net Worth / Total Assets	8.91	9.25	8.77	9.28	8.94	11.89	-2.95
Total Delinquent Loans / Net Worth	0.00	11.49	0.52	1.34	0.88	7.10	-6.21
Solvency Evaluation (Estimated)	109.79	110.22	109.63	110.25	109.84	113.81	-3.97
Classified Assets (Estimated) / Net Worth	1.72	1.87	1.89	2.00	2.46	4.65	-2.20
Asset Quality:							
*Delinquent Loans / Total Loans	0.00	1.45	0.07	0.21	0.14	1.39	-1.25
*Net Charge-Offs / Average Loans	0.30	0.24	0.23	0.25	0.16	0.59	-0.43
Fair (Market) HTM Invest Value / Book Value HTM Invest.	101.68	101.78	100.88	102.40	100.57	101.04	-0.47
Accum Unreal G/L on AFS / Cost of AFS	1.01	3.01	2.83	6.08	0.28	0.15	0.13
Delinquent Loans / Assets	0.00	1.06	0.05	0.12	0.08	0.75	-0.67
Earnings:							
*Return On Average Assets	0.83	0.73	0.69	0.71	0.39	0.74	-0.35
Gross Income / Average Assets	7.99	7.76	6.87	6.86	5.84	6.11	-0.27
Yield on Average Loans	8.43	8.11	7.50	7.40	6.47	7.70	-1.23
Yield on Average Investments	4.73	4.36	3.21	3.34	2.96	2.40	0.56
Cost of Funds / Avg. Assets	2.76	2.54	1.87	1.73	1.25	1.51	-0.26
Net Margin / Avg. Assets	5.22	5.22	5.00	5.14	4.59	4.60	-0.01
Operating Exp. / Avg. Assets	4.34	4.38	4.14	4.23	4.01	3.61	0.40
Provision for Loan & Lease Losses / Average Assets	0.06	0.11	0.18	0.19	0.19	0.30	-0.11
Net Interest Margin / Avg. Assets	4.38	4.34	4.11	4.13	3.63	3.78	-0.15
Operating Exp. / Gross Income	54.32	56.44	60.20	61.65	68.71	56.21	12.49
Fixed Assets & OREOS / Total Assets	3.32	3.25	2.95	3.40	3.15	1.75	1.40
Net Operating Exp. / Avg. Assets	3.84	3.86	3.60	3.59	3.41	2.99	0.42
Asset Liability Management:							
Net Long-Term Assets / Total Assets	25.52	26.31	21.44	17.42	17.85	15.59	2.26
Reg. Shares / Total Shares & Borrowings	51.64	50.97	50.79	49.50	49.76	54.87	-5.10
Total Loans / Total Shares	77.24	81.02	70.27	66.84	63.68	61.28	2.40
Total Loans / Total Assets	70.31	73.39	64.04	60.55	57.88	53.64	4.25
Cash + Short-Term Investments / Assets	24.53	19.27	19.76	19.03	21.32	29.92	-8.60
Total Shares, Dep. & Borrs / Earning Assets	96.29	96.40	95.78	96.15	95.61	91.24	4.37
Reg Shares + Share Drafts / Total Shares & Borrs	66.47	66.16	65.02	64.40	65.37	64.82	0.55
Borrowings / Total Shares & Net Worth	0.00	0.00	0.00	0.00	0.00	0.10	-0.10
Productivity:							
Members / Potential Members	58.45	59.27	59.25	59.44	59.19	48.61	10.58
Borrowers / Members	40.55	44.19	42.18	41.07	39.52	42.29	-2.77
Members / Full-Time Empl.	450	456	456	457	564	474	90
Avg. Shares per Member (\$)	\$3,454	\$3,375	\$3,723	\$3,624	\$3,873	\$5,118	\$ -1,245
Avg. Loan Balance (\$)	\$6,579	\$6,188	\$6,203	\$5,898	\$6,242	\$7,508	\$ -1,267
Salary and Benefits / Full-Time Empl. (\$)	\$30,728	\$30,374	\$30,382	\$30,898	\$39,554	\$39,955	\$ -401
Other Ratios:							
Net Worth Growth	9.60	8.41	7.80	8.01	4.35	6.99	-2.64
Market (Share) Growth	6.68	2.40	20.56	7.69	12.85	15.03	-2.18
Loan Growth	-5.04	1.31	-8.69	-11.16	2.81	0.19	2.62
Asset Growth	6.90	3.00	19.26	7.68	12.16	13.90	-1.74

## Financial Performance Report - Financial History - June 2003

Credit Union Name: LORD

Federal Charter/Certificate Number: 04446

Line Item	June 2001		December 2001		June 2002		December 2002		June 2003	
	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg
<b>ASSETS:</b>										
Cash & Equivalents	4,553,327	55.3	2,123,204	-53.4	2,365,949	11.4	1,994,345	-15.7	1,751,774	-12.2
Trading Securities	0		0		0		0		0	
Available for Sale Securities	22,672	-98.4	17,167	-24.3	11,221	-34.6	8,826	-21.3	6,801	-22.9
Held-to-Maturity Securities	14,291	-11.7	510,388	3,471.4	509,336	-0.2	108,663	-78.7	104,379	-3.9
All Other Invest \1	1,027,554	591.7	2,270,067	120.9	4,853,227	113.8	6,237,478	28.5	7,726,169	23.9
Loans Held for Sale	N/A		N/A		0		0		0	
Real Estate Loans	6,222,618	-10.7	5,819,771	-6.5	5,121,207	-12.0	4,626,845	-9.7	5,376,751	16.2
Unsecured Loans	2,533,062	-2.4	2,544,671	0.5	2,306,488	-9.4	2,279,080	-1.2	2,157,093	-5.4
Other Loans \2	6,782,813	6.4	7,841,181	15.6	8,073,772	3.0	7,491,109	-7.2	7,065,181	-5.7
All Other Loans \3	53,687	-0.1	N/A		N/A		N/A		N/A	
<b>TOTAL LOANS</b>	<b>15,592,180</b>	<b>-2.5</b>	<b>16,205,623</b>	<b>3.9</b>	<b>15,501,467</b>	<b>-4.3</b>	<b>14,397,034</b>	<b>-7.1</b>	<b>14,599,025</b>	<b>1.4</b>
(Allow. Ln & Lease Losses)	( 33,959 )	-34.2	( 38,237 )	12.6	( 40,254 )	5.3	( 44,136 )	9.6	( 55,429 )	25.6
Land & Building	680,753	-0.6	666,943	-2.0	653,627	-2.0	748,665	14.5	742,715	-0.8
Other Fixed Assets	55,678	-24.9	50,337	-9.6	61,573	22.3	60,526	-1.7	52,708	-12.9
NCUSIF Deposit	189,806	1.3	189,806	0.0	197,244	3.9	197,244	0.0	211,097	7.0
All Other Assets	75,481	45.4	85,052	12.7	92,847	9.2	67,141	-27.7	81,704	21.7
<b>TOTAL ASSETS</b>	<b>22,177,783</b>	<b>3.5</b>	<b>22,080,350</b>	<b>-0.4</b>	<b>24,206,237</b>	<b>9.6</b>	<b>23,775,786</b>	<b>-1.8</b>	<b>25,220,943</b>	<b>6.1</b>
<b>LIABILITIES &amp; CAPITAL:</b>										
Dividends Payable	0		0		0		0		0	
Notes & Int. Payable	0		0		0		0		0	
Accts. Pay & Other Liab.	15,235	-19.4	32,519	113.4	22,886	-29.6	25,962	13.4	39,275	51.3
Uninsured Sec. Capital	0		0		0		0		0	
<b>TOTAL LIABILITIES</b>	<b>15,235</b>	<b>-19.4</b>	<b>32,519</b>	<b>113.4</b>	<b>22,886</b>	<b>-29.6</b>	<b>25,962</b>	<b>13.4</b>	<b>39,275</b>	<b>51.3</b>
Share Drafts	2,993,440	-2.1	3,039,215	1.5	3,139,557	3.3	3,209,062	2.2	3,576,999	11.5
Regular Shares	10,424,989	7.2	10,194,541	-2.2	11,203,380	9.9	10,663,044	-4.8	11,408,479	7.0
All Other Shares & Dep.	6,767,549	0.2	6,769,095	0.0	7,715,858	14.0	7,668,936	-0.6	7,939,843	3.5
Total Shares & Deposits	20,185,978	3.3	20,002,851	-0.9	22,058,795	10.3	21,541,042	-2.3	22,925,321	6.4
Regular Reserve	811,807	-0.7	817,192	0.7	811,192	-0.7	811,192	0.0	811,192	0.0
Other Reserves	227	257.6	502	121.1	309	-38.4	506	63.8	19	-96.2
Undivided Earnings	1,164,536	9.0	1,227,286	5.4	1,313,055	7.0	1,397,084	6.4	1,445,136	3.4
<b>TOTAL EQUITY</b>	<b>1,976,570</b>	<b>4.8</b>	<b>2,044,980</b>	<b>3.5</b>	<b>2,124,556</b>	<b>3.9</b>	<b>2,208,782</b>	<b>4.0</b>	<b>2,256,347</b>	<b>2.2</b>
<b>TOTAL LIAB. &amp; EQUITY</b>	<b>22,177,783</b>	<b>3.5</b>	<b>22,080,350</b>	<b>-0.4</b>	<b>24,206,237</b>	<b>9.6</b>	<b>23,775,786</b>	<b>-1.8</b>	<b>25,220,943</b>	<b>6.1</b>
<b>INCOME &amp; EXPENSE:</b>										
Loan Income*	1,331,590	1.4	1,305,280	-2.0	1,188,650	-8.9	1,132,211	-4.7	937,750	-17.2
Investment Income*	227,436	-8.9	191,973	-15.6	193,570	0.8	209,901	8.4	257,566	22.7
Other Income*	182,998	5.5	191,365	4.6	207,662	8.5	231,854	11.6	234,634	1.2
Salaries & Benefits*	399,464	4.0	394,867	-1.2	394,962	0.0	401,674	1.7	415,314	3.4
Total Other Oper. Exp.*	546,810	4.3	558,166	2.1	562,146	0.7	568,598	1.1	567,164	-0.3
Non-Oper. Income (Exp.)*	0	100.0	0		0		0		0	
Prov. Loan/Lease Losses*	12,000	-20.0	25,000	108.3	41,200	64.8	44,100	7.0	45,600	3.4
Cost of Funds*	602,796	-3.5	551,974	-8.4	432,036	-21.7	395,796	-8.4	305,768	-22.7
Net Income*	180,954	-4.1	158,611	-12.3	159,538	0.6	163,798	2.7	96,104	-41.3

June 2003

NCUA - FPR FINANCIAL HISTORY

1/ Information not collected prior to 2002. 2/ Other Loans to Members prior to 2002. 3/ All Other Loans eliminated in 2002.

\* Annualization factor: March = 4; June = 2; September = 1.33; December = 1 (or no annualizing)

## FPR Ratios - December 2002

Credit Union Name: LORD Federal Charter/Certificate Number: 04446

Line Item	Dec 98	Dec 99	Dec 00	Dec 01	Dec 02	PEER Avg.	Peer +/-
<b>Capital Adequacy:</b>							
*Net Worth/Total Assets**	7.74	8.00	8.80	9.26	9.29	12.26	-2.98
Total Delinquent Loans/Net Worth**	6.02	12.86	7.64	11.49	1.34	7.52	-6.18
Solvency Evaluation (Estimated)	108.39	108.70	109.65	110.22	110.25	114.30	-4.05
Classified Assets (Estimated)/Net Worth**	4.86	2.93	2.74	1.87	2.00	5.17	-3.17
<b>Asset Quality:</b>							
*Delinquent Loans/Total Loans	0.62	1.37	0.90	1.45	0.21	1.41	-1.21
*Net Charge-Offs/Average Loans	0.24	0.28	0.08	0.24	0.25	0.58	-0.33
Fair (Market) Value/Book Value (HTM Invest)	100.47	99.25	101.61	101.78	102.40	101.46	0.93
Accum Unreal G/L on AFS/Cost of AFS	-0.12	-0.05	-0.01	3.01	6.08	0.08	6.00
Delinquent Loans/Assets	0.47	1.03	0.67	1.06	0.12	0.81	-0.69
<b>Earnings:</b>							
*Return On Average Assets	0.95	0.57	0.88	0.73	0.71	0.76	-0.05
Gross Income/Average Assets	8.53	7.94	8.14	7.76	6.86	6.86	0.00
Yield on Average Loans	8.47	8.39	8.22	8.11	7.40	8.21	-0.81
Yield on Average Investments	6.36	6.63	8.55	4.36	3.34	3.04	0.30
Cost of Funds/Average Assets	3.19	3.10	2.93	2.54	1.73	2.03	-0.31
Net Margin/Average Assets	5.35	4.84	5.21	5.22	5.14	4.83	0.31
Operating Expenses/Average Assets	4.40	4.19	4.26	4.38	4.23	3.75	0.48
Provision for Loan & Lease Losses/Average Assets	0.00	0.08	0.07	0.11	0.19	0.34	-0.14
Net Interest Margin/Average Assets	4.43	4.07	4.40	4.34	4.13	3.99	0.14
Operating Expenses/Gross Income	51.53	52.77	52.31	56.44	61.65	53.07	8.57
Fixed Assets & OREOS/Total Assets	3.99	3.75	3.54	3.25	3.40	1.83	1.57
Net Operating Expenses/Average Assets	3.72	3.71	3.77	3.86	3.59	3.12	0.47
<b>Asset Liability Management:</b>							
Net Long-Term Assets/Total Assets	35.78	36.74	29.70	26.31	17.42	15.45	1.97
Regular Shares/Total Shares & Borrowings	53.13	54.86	49.78	50.97	49.50	53.42	-3.92
Total Loans/Total Shares	81.37	81.89	81.89	81.02	66.84	65.56	1.28
Total Loans/Total Assets	74.95	75.27	74.61	73.39	60.55	57.10	3.45
Cash + Short-Term Investments/Assets	19.36	19.24	20.12	19.27	19.03	27.32	-8.29
Total Shares, Deposits and Borrowings/Earning Assets	97.99	111.10	96.46	96.40	96.15	91.05	5.10
Reg Shares + Share Drafts/Total Shares & Borrs	65.50	68.00	65.44	66.16	64.40	63.40	1.00
Borrowings/Total Shares and Net Worth**	0.00	0.00	0.00	0.00	0.00	0.11	-0.11
<b>Productivity:</b>							
Members/Potential Members	54.16	55.20	57.42	59.27	59.44	49.34	10.10
Borrowers/Members	58.92	47.26	44.43	44.19	41.07	43.42	-2.35
Members/Full-Time Employees	471	442	425	456	457	478	-21
Average Shares per Member (\$)	\$3,469	\$3,534	\$3,402	\$3,375	\$3,624	\$4,838	\$-1,214
Average Loan Balance (\$)	\$4,791	\$6,123	\$6,270	\$6,188	\$5,898	\$7,368	\$-1,470
Salary and Benefits/Full-Time Employees (\$)	\$29,760	\$28,167	\$28,462	\$30,374	\$30,898	\$39,533	\$-8,635
<b>Other Ratios:</b>							
Net Worth Growth	13.20	7.50	11.12	8.41	8.01	7.20	0.81
Market (Share) Growth	6.30	3.82	0.14	2.40	7.69	8.96	-1.27
Loan Growth	-4.77	4.49	0.14	1.31	-11.16	2.25	-13.41
Asset Growth	5.70	4.04	1.02	3.00	7.68	8.62	-0.94
Investment Growth	117.47	-57.35	168.75	6.77	76.20	19.56	56.64

## Quarterly Financial Performance Report - December 2002

Credit Union Name: LORD

Federal Charter/Certificate Number: 04446

Line Item	December 1998		December 1999		December 2000		December 2001		December 2002	
	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg	Amount	% Chg
<b>ASSETS:</b>										
Cash & Equivalents	428,768	-24.2	2,683,971	526.0	2,932,631	9.3	2,123,204	-27.6	1,994,345	-6.1
Trading Securities	0		0		0		0		0	
Available for Sale Securities	1,668,631	495.4	1,419,618	-14.9	1,398,312	-1.5	17,167	-98.8	8,826	-48.6
Held-to-Maturity Securities	48,765	-36.7	21,174	-56.6	16,190	-23.5	510,388	3,052.5	108,663	-78.7
All Other Invest	1,995,950	47.8	142,784	-92.8	148,554	4.0	2,270,067	1,428.1	6,237,478	174.8
Loans Held for Sale	N/A		N/A		N/A		N/A		0	
Real Estate Loans	7,356,777	-10.5	7,748,500	5.3	6,969,236	-10.1	5,819,771	-16.5	4,626,845	-20.5
Unsecured Loans	2,273,811	-2.7	2,311,241	1.6	2,594,903	12.3	2,544,671	-1.9	2,279,080	-10.4
Other Loans <sup>1</sup>	5,602,528	2.9	5,859,585	4.6	6,377,510	8.8	7,841,181	23.0	7,491,109	-4.5
All Other Loans <sup>2</sup>	54,905	-0.3	54,369	-1.0	53,727	-1.2	0	-100.0	N/A	
<b>TOTAL LOANS</b>	<b>15,288,021</b>	<b>-4.8</b>	<b>15,973,695</b>	<b>4.5</b>	<b>15,995,376</b>	<b>0.1</b>	<b>16,205,623</b>	<b>1.3</b>	<b>14,397,034</b>	<b>-11.2</b>
(Allow. Ln & Lease Losses)	( 76,672 )	-37.9	( 49,694 )	-35.2	( 51,644 )	3.9	( 38,237 )	-26.0	( 44,136 )	15.4
Land & Building	717,166	-2.5	698,777	-2.6	685,168	-1.9	666,943	-2.7	748,665	12.3
Other Fixed Assets	96,964	-20.2	97,759	0.8	74,178	-24.1	50,337	-32.1	60,526	20.2
NCUSIF Deposit	173,910	-2.5	184,797	6.3	187,438	1.4	189,806	1.3	197,244	3.9
All Other Assets	56,288	-2.7	49,156	-12.7	51,927	5.6	85,052	63.8	67,141	-21.1
<b>TOTAL ASSETS</b>	<b>20,397,791</b>	<b>5.7</b>	<b>21,222,037</b>	<b>4.0</b>	<b>21,438,130</b>	<b>1.0</b>	<b>22,080,350</b>	<b>3.0</b>	<b>23,775,786</b>	<b>7.7</b>
<b>LIABILITIES &amp; CAPITAL:</b>										
Dividends Payable	0		0		0		0		0	
Notes & Int. Payable	0		0		0		0		0	
Accts. Pay & Other Liab.	32,022	-86.1	18,679	-41.7	18,895	1.2	32,519	72.1	25,962	-20.2
Uninsured Sec. Capital	0		0		0		0		0	
<b>TOTAL LIABILITIES</b>	<b>32,022</b>	<b>-86.1</b>	<b>18,679</b>	<b>-41.7</b>	<b>18,895</b>	<b>1.2</b>	<b>32,519</b>	<b>72.1</b>	<b>25,962</b>	<b>-20.2</b>
Share Drafts	2,324,115	32.6	2,562,670	10.3	3,058,888	19.4	3,039,215	-0.6	3,209,062	5.6
Regular Shares	9,982,278	2.2	10,701,200	7.2	9,723,436	-9.1	10,194,541	4.8	10,663,044	4.6
All Other Shares & Deposits	6,482,644	5.4	6,242,982	-3.7	6,751,188	8.1	6,769,095	0.3	7,668,936	13.3
<b>Total Shares &amp; Deposits</b>	<b>18,789,037</b>	<b>6.3</b>	<b>19,506,852</b>	<b>3.8</b>	<b>19,533,512</b>	<b>0.1</b>	<b>20,002,851</b>	<b>2.4</b>	<b>21,541,042</b>	<b>7.7</b>
Regular Reserve	751,085	6.0	809,288	7.7	817,808	1.1	817,192	-0.1	811,192	-0.7
Other Reserves	-2,014	51.6	-661	67.2	-144	78.2	502	448.6	506	0.8
Undivided Earnings	827,661	20.7	887,879	7.3	1,068,059	20.3	1,227,286	14.9	1,397,084	13.8
<b>TOTAL EQUITY</b>	<b>1,576,732</b>	<b>13.4</b>	<b>1,696,506</b>	<b>7.6</b>	<b>1,885,723</b>	<b>11.2</b>	<b>2,044,980</b>	<b>8.4</b>	<b>2,208,782</b>	<b>8.0</b>
<b>TOTAL LIAB. &amp; EQUITY</b>	<b>20,397,791</b>	<b>5.7</b>	<b>21,222,037</b>	<b>4.0</b>	<b>21,438,130</b>	<b>1.0</b>	<b>22,080,350</b>	<b>3.0</b>	<b>23,775,786</b>	<b>7.7</b>
<b>INCOME &amp; EXPENSE:</b>										
Loan Income	1,328,090	-8.1	1,311,226	-1.3	1,313,548	0.2	1,305,280	-0.6	1,132,211	-13.3
Investment Income	183,447	83.8	181,349	-1.1	249,772	37.7	191,973	-23.1	209,901	9.3
Other Income	182,355	19.1	160,411	-12.0	173,419	8.1	191,365	10.3	231,854	21.2
Salaries & Benefits	342,243	-5.6	352,090	2.9	384,233	9.1	394,867	2.8	401,674	1.7
Total Other Oper. Exp.	530,661	5.5	520,224	-2.0	524,338	0.8	558,166	6.5	568,598	1.9
Non-Oper. Income (Exp.)	0		-83		-67	19.3	0	100.0	0	
Prov. Loan/Lease Losses	0		16,174		15,000	-7.3	25,000	66.7	44,100	76.4
Cost of Funds	632,906	-1.9	645,994	2.1	624,402	-3.3	551,974	-11.6	395,796	-28.3
Net Income	188,082	-0.1	118,421	-37.0	188,699	59.3	158,611	-15.9	163,798	3.3

December 2002

NCUA - FPR FINANCIAL HISTORY

<sup>1</sup>Previously *Other Loans to Members* prior to 2002.<sup>2</sup>All *Other Loans* eliminated in 2002.

Exam Report

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**Confidential Section**

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## **Confidential Section**

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## **Examination Overview**

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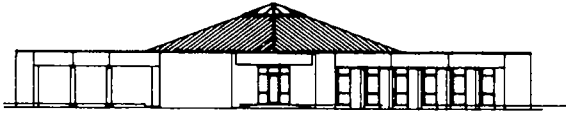


**LORD FEDERAL CREDIT UNION  
CHARTER #04446**

**APPLICATION FOR COMMUNITY CHARTER  
CONVERSION TO SERVICE THE CRAWFORD  
COUNTY/ERIE, PENNSYLVANIA COMMUNITY  
AREA**

**July 15, 2003**

# LORD FEDERAL CREDIT UNION



3910 Schaper Avenue • Erie, Pennsylvania 16508-3398  
(814) 866-1111 • (800) 782-3562 • FAX: (814) 866-1205  
Website: [www.lordfcu.org](http://www.lordfcu.org) • E-mail: [lordfcu@aol.com](mailto:lordfcu@aol.com)

July 15, 2003

Mr. Edward Dupcak, Regional Director - Region II  
National Credit Union Administration  
1775 Duke Street - Suite 4206  
Alexandria, VA 22314 - 3437

RE: Community Charter Conversion Application

Dear Mr. Dupcak:

Lord Federal Credit Union, Charter #04446, wishes to convert our existing multiple-group charter to a community charter to serve the residents of Crawford County, Pennsylvania and Erie County, Pennsylvania. This letter, along with the attached maps, geographic narrative, and demographic statistics will outline the area that we propose to serve. We have also included Pro Forma Financial Statement projections for 2003-2005 based on projected growth and the uncertain economic environment, a marketing plan that includes plans and programs to service the community, current and planned future delivery systems and community involvement. We have budgeted significant funds to market credit union eligibility, products and services, and membership benefits to the community area via radio, billboard, cable television, and newspaper advertising. We wish to serve the following community area:

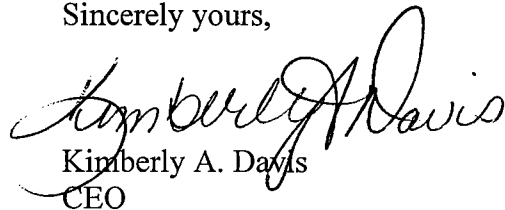
All people who live, work, worship, attend school in, and businesses and other legal entities in the County of Crawford, in the state of Pennsylvania and the County of Erie, in the state of Pennsylvania.

The total population of the proposed community, per 2000 Census Bureau data, is 371,209. We believe that the Lord FCU, with our current (and planned) locations within the proposed community area and the complete menu of remote access delivery channels that the credit union offers, is well-positioned to serve residents of this community and request the granting of a community charter to serve the residents of the Crawford/Erie County community.



The Board of Directors and Management of the Lord Federal Credit Union recognize that limited opportunities exist for future expansion through existing SEG development and new SEG's, and we believe that a community charter conversion is the best opportunity to ensure the growth and future success of the credit union. Your consideration in this matter is greatly appreciated.

Sincerely yours,

A handwritten signature in cursive script, reading "Kimberly A. Davis". The signature is written in dark ink and is positioned above the printed name and title.

Kimberly A. Davis

CEO

Lord Federal Credit Union

## **Section 1: Introduction to Lord Federal Credit Union**

Lord Federal Credit Union (hereafter Lord FCU), Charter Number 04446, requests authorization from the National Credit Union Administration to convert our existing multiple-group charter to a community charter. The credit union is requesting this change in an effort to diversify and expand its membership and to offer credit union services to the residents of Crawford County and Erie County in the state of Pennsylvania.

This application package will show that:

- Lord FCU's proposed field of membership is a well-defined community area where residents interact and share common interests, facilities, and services.
- The community is located within multiple political jurisdictions served by United States Representative Phil English in Congressional District 3 and United States Representative John Peterson in Congressional District 5 in the State of Pennsylvania. District 3 includes all of Erie County and over 80% of Crawford County.
- Lord FCU is qualified to meet the need for credit union services in the requested areas.
- Lord FCU has the necessary financial and operational capabilities to expand its services into the requested community area.

Lord FCU's Board of Directors and Management submit this application in support of our request, in accordance with NCUA's Chartering and Field of Membership Manual, Interpretive Ruling and Policy Statement 03-1, Chapter V, Pages 2-41 and 2-42 wherein "the well-defined local community, neighborhood, or rural district requirement may be met if the area to be served is in multiple contiguous political jurisdictions, i.e., a city, county, or their political equivalent, or any contiguous portion thereof and if the population of the requested well-defined area does not exceed 500,000."

### **Credit Union History**

Lord FCU is a full-service financial institution that offers a comprehensive package of services to our members. The credit union was organized on March 11, 1941 by employees of the Lord Corporation as a federally chartered credit union standing for mutual financial support among its members. Our basic objectives are for sound financial management of its funds; to provide members a good rate of return on savings and a fair opportunity to borrow funds at reasonable interest rates. In the 62 years since its inception, the credit union has grown from a Single Occupational Common Bond into a Multiple Common Bond credit union with over 85 Select Employer Groups (SEG's) and over \$25 million in assets.

The credit union currently has one branch location. The Main Office is located at 3910 Schaper Avenue in Erie, PA.

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**Lord Federal Credit Union**

**Charter #04446**

attached maps). The costs associated with additional branching have been incorporated into the attached pro forma financial statement projections.

Table 1-1. Current Profile of the Credit Union

Description	CU Data
Asset Size @ 06/30/03	\$25.0 Million
Main Office	3910 Schaper Avenue, Erie, PA
(b)(4)	

(Source: Membership data is as of 06/30/03 Credit Union Financial Statements - attached.)

### Lord FCU's Proposed Community

Lord FCU requests approval from NCUA to convert its current multiple-group charter to a community charter. The credit union seeks to serve the following community field of membership:

All persons who live, worship, work or attend school in, and businesses and other legal entities located in Crawford County and Erie County, in the state of Pennsylvania.

A map of the proposed area is included in the application package as part of the documentation in Section 2.

### Reasons for Pursuing a Community Charter

**Mission Statement:** *The mission of Lord Federal Credit Union is to provide and promote the use of a variety of financial services which feature particular benefits and advantages over those generally available from other banking sources, with specific intent of helping members gain some particular measure of personal financial success.*

The Board of Directors and Management of Lord FCU strive to pursue the credit union philosophy of "People Helping People" by offering a complete range of financial services at reasonable cost to the member. As a result, the leadership of the credit union believes that the most effective way to fulfill our mission (as stated above) is to provide credit union membership to as many people as possible is by converting the existing multiple-

group charter to a community charter. While the credit union has approximately 85 SEG's, the opportunity to add new SEG's is limited because of already established SEG relationships with Lord FCU or other credit unions in the community area (see Section 3 for a complete listing of credit unions in the community). As a means of continuing to grow and offer additional services, we feel that a community charter is essential. In addition, the credit unions' core group, Lord Corporation, has been affected by corporate downsizing like many corporations in today's economic environment. We further believe that the credit union has the strength (financially and personnel-wise), service capability, and management expertise to serve as a primary financial institution (PFI) alternative in the proposed community, and our management team possesses the necessary desire and commitment to service the needs of Crawford and Erie County residents.

The ability to continue to expand the membership base is critical to the long-term success of the credit union. A community charter would allow the credit union to offer its wide range of services to a larger group of potential members and more effectively market credit union eligibility, products, and services through all avenues of local/regional media. By increasing membership the credit union can then continue to add the services that are necessary to compete in today's ultra-competitive financial services industry. In addition, many of the SEG's that the credit union currently has in the field of membership have either closed or severely cut back on employees.

### **Need for a Community Credit Union**

The Crawford County/Erie County community area houses a significant number of residents with severe financial needs and situations. NCUA's "Serving the Underserved" CDFI program identifies several census tracts within the City of Erie alone that are designated underserved investment areas, and that Lord FCU has already expanded into. We believe that Lord FCU will provide the Crawford County/Erie County community with high-quality, low-cost financial services that will benefit the cost-conscious, low-income consumers in each of these areas, especially those who cannot afford services provided by other institutions. Our low minimum balance requirements, no and/or low fees services, and convenience will appeal to all consumers in the proposed community area.

Currently, the Crawford/Erie County community area has no credit union serving the entire community with a community charter designation. Erie School Employees FCU has converted its charter to serve the Erie County community and Erie General Electric Employees FCU and Lord FCU each have expanded their charters to serve Underserved Investment Areas in and around the City of Erie. As a community-based credit union, Lord FCU would expand upon our already active role in local community programs and organizations. We would especially look for opportunities to better educate community members about financial matters, including credit union membership. We will continue to provide monetary support to local community charitable efforts, and focus on broad-based organizations addressing concerns shared by the entire community.

We believe that Lord FCU is well positioned to serve the proposed community area, through both our branching strategy and our menu of remote access delivery channels including, but not limited to: Audio Response Service available 24 hours a day, 7 days a week; Home Banking & Online Bill Pay services; Online loan applications; MasterCard Debit and Credit Cards; Share Draft Checking accounts; and several ATM's owned by credit unions (and part of the "CU Dollar" selective surcharging network) in Crawford and Erie Counties (see supplemental information as to the number and location of ATM's in the proposed community area).

Please see the supporting documentation at the end of this section for further explanation of the information provided in Section 1.

## U.S. Census Bureau

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## Quick Tables

DP-1. Profile of General Demographic Characteristics: 2000  
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data  
 Geographic Area: **Crawford County, Pennsylvania**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see  
<http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Subject	Number	Percent
<b>Total population</b>	<b>90,366</b>	<b>100.0</b>
<b>SEX AND AGE</b>		
Male	43,968	48.7
Female	46,398	51.3
Under 5 years	5,366	5.9
5 to 9 years	6,205	6.9
10 to 14 years	6,570	7.3
15 to 19 years	7,123	7.9
20 to 24 years	5,399	6.0
25 to 34 years	10,637	11.8
35 to 44 years	13,406	14.8
45 to 54 years	12,744	14.1
55 to 59 years	4,897	5.4
60 to 64 years	3,967	4.4
65 to 74 years	7,170	7.9
75 to 84 years	5,097	5.6
85 years and over	1,785	2.0
Median age (years)	38.1	(X)
18 years and over	68,046	75.3
Male	32,379	35.8
Female	35,667	39.5
21 years and over	63,758	70.6
62 years and over	16,366	18.1
65 years and over	14,052	15.6
Male	5,898	6.5
Female	8,154	9.0
<b>RACE</b>		
One race	89,668	99.2
White	87,653	97.0
Black or African American	1,437	1.6
American Indian and Alaska Native	184	0.2
Asian	254	0.3
Asian Indian	37	0.0
Chinese	49	0.1
Filipino	58	0.1
Japanese	24	0.0
Korean	44	0.0
Vietnamese	18	0.0
Other Asian <sup>1</sup>	24	0.0
Native Hawaiian and Other Pacific Islander	23	0.0
Native Hawaiian	7	0.0
Guamanian or Chamorro	1	0.0
Samoan	2	0.0
Other Pacific Islander <sup>2</sup>	13	0.0



Subject	Number	Percent
Some other race	117	0.1
Two or more races	698	0.8
<b>Race alone or in combination with one or more other races <sup>3</sup></b>		
White	88,309	97.7
Black or African American	1,711	1.9
American Indian and Alaska Native	448	0.5
Asian	369	0.4
Native Hawaiian and Other Pacific Islander	42	0.0
Some other race	232	0.3
<b>HISPANIC OR LATINO AND RACE</b>		
<b>Total population</b>	<b>90,366</b>	<b>100.0</b>
Hispanic or Latino (of any race)	537	0.6
Mexican	147	0.2
Puerto Rican	167	0.2
Cuban	15	0.0
Other Hispanic or Latino	208	0.2
Not Hispanic or Latino	89,829	99.4
White alone	87,263	96.6
<b>RELATIONSHIP</b>		
<b>Total population</b>	<b>90,366</b>	<b>100.0</b>
In households	86,664	95.9
Householder	34,678	38.4
Spouse	19,270	21.3
Child	25,918	28.7
Own child under 18 years	20,489	22.7
Other relatives	2,732	3.0
Under 18 years	1,096	1.2
Nonrelatives	4,066	4.5
Unmarried partner	1,909	2.1
In group quarters	3,702	4.1
Institutionalized population	1,917	2.1
Noninstitutionalized population	1,785	2.0
<b>HOUSEHOLDS BY TYPE</b>		
<b>Total households</b>	<b>34,678</b>	<b>100.0</b>
Family households (families)	23,871	68.8
With own children under 18 years	10,559	30.4
Married-couple family	19,270	55.6
With own children under 18 years	7,867	22.7
Female householder, no husband present	3,177	9.2
With own children under 18 years	1,878	5.4
Nonfamily households	10,807	31.2
Householder living alone	9,071	26.2
Householder 65 years and over	4,025	11.6
Households with individuals under 18 years	11,396	32.9
Households with individuals 65 years and over	9,580	27.6
Average household size	2.50	(X)
Average family size	3.01	(X)
<b>HOUSING OCCUPANCY</b>		
<b>Total housing units</b>	<b>42,416</b>	<b>100.0</b>
Occupied housing units	34,678	81.8
Vacant housing units	7,738	18.2
For seasonal, recreational, or occasional use	4,964	11.7
Homeowner vacancy rate (percent)	2.0	(X)
Rental vacancy rate (percent)	8.3	(X)

Subject	Number	Percent
<b>HOUSING TENURE</b>		
<b>Occupied housing units</b>	<b>34,678</b>	<b>100.0</b>
Owner-occupied housing units	26,190	75.5
Renter-occupied housing units	8,488	24.5
Average household size of owner-occupied unit	2.61	(X)
Average household size of renter-occupied unit	2.17	(X)

(X) Not applicable

<sup>1</sup> Other Asian alone, or two or more Asian categories.

<sup>2</sup> Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

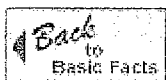
<sup>3</sup> In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

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## Quick Tables

DP-1. Profile of General Demographic Characteristics: 2000  
 Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data  
 Geographic Area: **Erie County, Pennsylvania**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see  
<http://factfinder.census.gov/home/en/datanotes/expsf1u.htm>.

Subject	Number	Percent
<b>Total population</b>	<b>280,843</b>	<b>100.0</b>
<b>SEX AND AGE</b>		
Male	136,967	48.8
Female	143,876	51.2
Under 5 years	17,440	6.2
5 to 9 years	19,997	7.1
10 to 14 years	20,251	7.2
15 to 19 years	22,404	8.0
20 to 24 years	20,419	7.3
25 to 34 years	35,225	12.5
35 to 44 years	42,507	15.1
45 to 54 years	38,188	13.6
55 to 59 years	13,454	4.8
60 to 64 years	10,702	3.8
65 to 74 years	19,968	7.1
75 to 84 years	15,396	5.5
85 years and over	4,892	1.7
Median age (years)	36.2	(X)
18 years and over	210,532	75.0
Male	100,729	35.9
Female	109,803	39.1
21 years and over	195,750	69.7
62 years and over	46,439	16.5
65 years and over	40,256	14.3
Male	16,109	5.7
Female	24,147	8.6
<b>RACE</b>		
One race	277,344	98.8
White	255,282	90.9
Black or African American	17,202	6.1
American Indian and Alaska Native	464	0.2
Asian	1,929	0.7
Asian Indian	519	0.2
Chinese	327	0.1
Filipino	217	0.1
Japanese	82	0.0
Korean	219	0.1
Vietnamese	353	0.1
Other Asian <sup>1</sup>	212	0.1
Native Hawaiian and Other Pacific Islander	61	0.0
Native Hawaiian	16	0.0
Guamanian or Chamorro	9	0.0
Samoan	13	0.0
Other Pacific Islander <sup>2</sup>	23	0.0

Subject	Number	Percent
Some other race	2,406	0.9
Two or more races	3,499	1.2
<b>Race alone or in combination with one or more other races <sup>3</sup></b>		
White	258,388	92.0
Black or African American	18,910	6.7
American Indian and Alaska Native	1,331	0.5
Asian	2,417	0.9
Native Hawaiian and Other Pacific Islander	184	0.1
Some other race	3,330	1.2
<b>HISPANIC OR LATINO AND RACE</b>		
<b>Total population</b>	<b>280,843</b>	<b>100.0</b>
Hispanic or Latino (of any race)	6,126	2.2
Mexican	1,211	0.4
Puerto Rican	3,538	1.3
Cuban	85	0.0
Other Hispanic or Latino	1,292	0.5
Not Hispanic or Latino	274,717	97.8
White alone	252,258	89.8
<b>RELATIONSHIP</b>		
<b>Total population</b>	<b>280,843</b>	<b>100.0</b>
In households	266,890	95.0
Householder	106,507	37.9
Spouse	53,792	19.2
Child	83,279	29.7
Own child under 18 years	64,019	22.8
Other relatives	9,942	3.5
Under 18 years	4,227	1.5
Nonrelatives	13,370	4.8
Unmarried partner	5,902	2.1
In group quarters	13,953	5.0
Institutionalized population	6,365	2.3
Noninstitutionalized population	7,588	2.7
<b>HOUSEHOLDS BY TYPE</b>		
<b>Total households</b>	<b>106,507</b>	<b>100.0</b>
Family households (families)	71,039	66.7
With own children under 18 years	33,659	31.6
Married-couple family	53,792	50.5
With own children under 18 years	23,437	22.0
Female householder, no husband present	12,890	12.1
With own children under 18 years	7,870	7.4
Nonfamily households	35,468	33.3
Householder living alone	29,362	27.6
Householder 65 years and over	11,957	11.2
Households with individuals under 18 years	36,508	34.3
Households with individuals 65 years and over	27,552	25.9
Average household size	2.51	(X)
Average family size	3.07	(X)
<b>HOUSING OCCUPANCY</b>		
<b>Total housing units</b>	<b>114,322</b>	<b>100.0</b>
Occupied housing units	106,507	93.2
Vacant housing units	7,815	6.8
For seasonal, recreational, or occasional use	1,126	1.0
Homeowner vacancy rate (percent)	1.6	(X)
Rental vacancy rate (percent)	7.9	(X)

Subject	Number	Percent
<b>HOUSING TENURE</b>		
<b>Occupied housing units</b>	<b>106,507</b>	<b>100.0</b>
Owner-occupied housing units	73,729	69.2
Renter-occupied housing units	32,778	30.8
Average household size of owner-occupied unit	2.65	(X)
Average household size of renter-occupied unit	2.17	(X)

(X) Not applicable

<sup>1</sup> Other Asian alone, or two or more Asian categories.

<sup>2</sup> Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.

<sup>3</sup> In combination with one or more other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices P1, P3, P4, P8, P9, P12, P13, P17, P18, P19, P20, P23, P27, P28, P33, PCT5, PCT8, PCT11, PCT15, H1, H3, H4, H5, H11, and H12.

# U.S. Census Bureau

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## Crawford County, Pennsylvania

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[Locate a county by place name](#)

 Follow the link for  
 definition and source information.

### Browse more data sets for Crawford County, Pennsylvania

	People QuickFacts	Crawford County	Pennsylvania
	Population, 2001 estimate	90,046	12,287,150
	Population percent change, April 1, 2000-July 1, 2001	-0.4%	0.0%
	Population, 2000	90,366	12,281,054
	Population, percent change, 1990 to 2000	4.9%	3.4%
	Persons under 5 years old, percent, 2000	5.9%	5.9%
	Persons under 18 years old, percent, 2000	24.7%	23.8%
	Persons 65 years old and over, percent, 2000	15.6%	15.6%
	Female persons, percent, 2000	51.3%	51.7%
	White persons, percent, 2000 (a)	97.0%	85.4%
	Black or African American persons, percent, 2000 (a)	1.6%	10.0%
	American Indian and Alaska Native persons, percent, 2000 (a)	0.2%	0.1%
	Asian persons, percent, 2000 (a)	0.3%	1.8%
	Native Hawaiian and Other Pacific Islander, percent, 2000 (a)	Z	Z
	Persons reporting some other race, percent, 2000 (a)	0.1%	1.5%
	Persons reporting two or more races, percent, 2000	0.8%	1.2%
	Persons of Hispanic or Latino origin, percent, 2000 (b)	0.6%	3.2%
	White persons, not of Hispanic/Latino origin, percent, 2000	96.6%	84.1%
	Living in same house in 1995 and 2000, pct age 5+, 2000	62.9%	63.5%
	Foreign born persons, percent, 2000	1.1%	4.1%
	Language other than English spoken at home, pct age 5+, 2000	5.4%	8.4%
	High school graduates, percent of persons age 25+, 2000	81.6%	81.9%
	Bachelor's degree or higher, pct of persons age 25+, 2000	14.7%	22.4%
	Persons with a disability, age 5+, 2000	15,977	2,111,771
	Mean travel time to work, workers age 16+ (minutes), 2000	21.5	25.2
	Housing units, 2000	42,416	5,249,750
	Homeownership rate, 2000	75.5%	71.3%
	Housing units in multi-unit structures, percent, 2000	13.3%	21.2%
	Median value of owner-occupied housing units, 2000	\$72,800	\$97,000

Households, 2000	34,678	4,777,003
Persons per household, 2000	2.50	2.48
Median household money income, 1999	\$33,560	\$40,106
Per capita money income, 1999	\$16,870	\$20,880
Persons below poverty, percent, 1999	12.8%	11.0%

	Business QuickFacts	Crawford County	Pennsylvania
1	Private nonfarm establishments, 1999	2,127	293,491
2	Private nonfarm employment, 1999	27,936	4,986,591
3	Private nonfarm employment, percent change 1990-1999	9.7%	8.4%
4	Nonemployer establishments, 1999	5,066	614,594
5	Manufacturers shipments, 1997 (\$1000)	1,263,394	172,193,216
6	Retail sales, 1997 (\$1000)	628,750	109,948,462
7	Retail sales per capita, 1997	\$7,039	\$9,150
8	Minority-owned firms, percent of total, 1997	2.0%	5.9%
9	Women-owned firms, percent of total, 1997	24.0%	24.2%
10	Housing units authorized by building permits, 2000	240	41,076
11	Federal funds and grants, 2001 (\$1000)	427,479	79,310,064
12	Local government employment - full-time equivalent, 1997	2,216	365,556

	Geography QuickFacts	Crawford County	Pennsylvania
📏	Land area, 2000 (square miles)	1,013	44,817
👤	Persons per square mile, 2000	89.2	274.0
🏙️	Metropolitan Area	None	

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(a) Includes persons reporting only one race.

(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data

NA: Not available

D: Suppressed to avoid disclosure of confidential information

X: Not applicable

S: Suppressed; does not meet publication standards

Z: Value greater than zero but less than half unit of measure shown

F: Fewer than 100 firms

[Data Quality Statement](#)

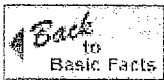
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Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Thursday, 17-Apr-2003 12:14:19 EDT

## U.S. Census Bureau

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## Quick Tables

DP-2. Profile of Selected Social Characteristics: 2000  
 Data Set: [Census 2000 Summary File 3 \(SF 3\) - Sample Data](#)  
 Geographic Area: **Crawford County, Pennsylvania**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see <http://factfinder.census.gov/home/en/data/notes/expsf3.htm>.

Subject	Number	Percent
<b>SCHOOL ENROLLMENT</b>		
Population 3 years and over enrolled in school	22,134	100.0
Nursery school, preschool	1,176	5.3
Kindergarten	1,055	4.8
Elementary school (grades 1-8)	10,483	47.4
High school (grades 9-12)	5,379	24.3
College or graduate school	4,041	18.3
<b>EDUCATIONAL ATTAINMENT</b>		
Population 25 years and over	59,684	100.0
Less than 9th grade	3,574	6.0
9th to 12th grade, no diploma	7,435	12.5
High school graduate (includes equivalency)	28,758	48.2
Some college, no degree	8,494	14.2
Associate degree	2,650	4.4
Bachelor's degree	5,657	9.5
Graduate or professional degree	3,116	5.2
Percent high school graduate or higher	81.6	(X)
Percent bachelor's degree or higher	14.7	(X)
<b>MARITAL STATUS</b>		
Population 15 years and over	72,230	100.0
Never married	16,975	23.5
Now married, except separated	41,337	57.2
Separated	1,759	2.4
Widowed	5,763	8.0
Female	4,582	6.3
Divorced	6,396	8.9
Female	3,466	4.8
<b>GRANDPARENTS AS CAREGIVERS</b>		
Grandparent living in household with one or more own grandchildren under 18 years	1,216	100.0
Grandparent responsible for grandchildren	483	39.7
<b>VETERAN STATUS</b>		
Civilian population 18 years and over	68,045	100.0
Civilian veterans	10,589	15.6
<b>DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION</b>		
Population 5 to 20 years	21,151	100.0
With a disability	1,704	8.1
Population 21 to 64 years	48,837	100.0
With a disability	8,997	18.4
Percent employed	48.2	(X)
No disability	39,840	81.6
Percent employed	77.7	(X)



Subject	Number	Percent
<b>Population 65 years and over</b>	<b>13,057</b>	<b>100.0</b>
With a disability	5,276	40.4
<b>RESIDENCE IN 1995</b>		
<b>Population 5 years and over</b>	<b>85,025</b>	<b>100.0</b>
Same house in 1995	53,444	62.9
Different house in the U.S. in 1995	31,294	36.8
Same county	18,477	21.7
Different county	12,817	15.1
Same state	7,911	9.3
Different state	4,906	5.8
Elsewhere in 1995	287	0.3
<b>NATIVITY AND PLACE OF BIRTH</b>		
<b>Total population</b>	<b>90,366</b>	<b>100.0</b>
Native	89,385	98.9
Born in United States	89,045	98.5
State of residence	73,700	81.6
Different state	15,345	17.0
Born outside United States	340	0.4
Foreign born	981	1.1
Entered 1990 to March 2000	250	0.3
Naturalized citizen	645	0.7
Not a citizen	336	0.4
<b>REGION OF BIRTH OF FOREIGN BORN</b>		
<b>Total (excluding born at sea)</b>	<b>981</b>	<b>100.0</b>
Europe	541	55.1
Asia	232	23.6
Africa	20	2.0
Oceania	4	0.4
Latin America	94	9.6
Northern America	90	9.2
<b>LANGUAGE SPOKEN AT HOME</b>		
<b>Population 5 years and over</b>	<b>85,025</b>	<b>100.0</b>
English only	80,421	94.6
Language other than English	4,604	5.4
Speak English less than "very well"	1,800	2.1
Spanish	664	0.8
Speak English less than "very well"	275	0.3
Other Indo-European languages	3,680	4.3
Speak English less than "very well"	1,473	1.7
Asian and Pacific Island languages	184	0.2
Speak English less than "very well"	37	0.0
<b>ANCESTRY (single or multiple)</b>		
<b>Total population</b>	<b>90,366</b>	<b>100.0</b>
<b>Total ancestries reported</b>	<b>94,373</b>	<b>104.4</b>
Arab	134	0.1
Czech <sup>1</sup>	694	0.8
Danish	202	0.2
Dutch	2,366	2.6
English	10,769	11.9
French (except Basque) <sup>1</sup>	3,291	3.6
French Canadian <sup>1</sup>	280	0.3
German	24,965	27.6
Greek	180	0.2
Hungarian	817	0.9
Irish <sup>1</sup>	13,077	14.5
Italian	6,030	6.7
Lithuanian	135	0.1

Subject	Number	Percent
Norwegian	344	0.4
Polish	5,075	5.6
Portuguese	82	0.1
Russian	387	0.4
Scotch-Irish	2,879	3.2
Scottish	1,884	2.1
Slovak	909	1.0
Subsaharan African	87	0.1
Swedish	1,842	2.0
Swiss	612	0.7
Ukrainian	433	0.5
United States or American	7,665	8.5
Welsh	1,080	1.2
West Indian (excluding Hispanic groups)	8	0.0
Other ancestries	8,146	9.0

(X) Not applicable.

<sup>1</sup> The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

[Ancestry Code List \(PDF 35KB\)](#)

[Place of Birth Code List \(PDF 74KB\)](#)

[Language Code List \(PDF 17KB\)](#)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P18, P19, P21, P22, P24, P36, P37, P39, P42, PCT8, PCT16, PCT17, and PCT19

**Table DP-1. Profile of General Demographic Characteristics: 2000**

Geographic area: Erie County, Pennsylvania

[For information on confidentiality protection, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>Total population.....</b>	<b>280,843</b>	<b>100.0</b>	<b>HISPANIC OR LATINO AND RACE</b>		
<b>SEX AND AGE</b>			<b>Total population.....</b>	<b>280,843</b>	<b>100.0</b>
Male.....	136,967	48.8	Hispanic or Latino (of any race).....	6,126	2.2
Female.....	143,876	51.2	Mexican.....	1,211	0.4
Under 5 years.....	17,440	6.2	Puerto Rican.....	3,538	1.3
5 to 9 years.....	19,997	7.1	Cuban.....	85	-
10 to 14 years.....	20,251	7.2	Other Hispanic or Latino.....	1,292	0.5
15 to 19 years.....	22,404	8.0	Not Hispanic or Latino.....	274,717	97.8
20 to 24 years.....	20,419	7.3	White alone.....	252,258	89.8
25 to 34 years.....	35,225	12.5	<b>RELATIONSHIP</b>		
35 to 44 years.....	42,507	15.1	<b>Total population.....</b>	<b>280,843</b>	<b>100.0</b>
45 to 54 years.....	38,188	13.6	In households.....	266,890	95.0
55 to 59 years.....	13,454	4.8	Householder.....	106,507	37.9
60 to 64 years.....	10,702	3.8	Spouse.....	53,792	19.2
65 to 74 years.....	19,968	7.1	Child.....	83,279	29.7
75 to 84 years.....	15,396	5.5	Own child under 18 years.....	64,019	22.8
85 years and over.....	4,892	1.7	Other relatives.....	9,942	3.5
Median age (years).....	36.2	(X)	Under 18 years.....	4,227	1.5
18 years and over.....	210,532	75.0	Nonrelatives.....	13,370	4.8
Male.....	100,729	35.9	Unmarried partner.....	5,902	2.1
Female.....	109,803	39.1	In group quarters.....	13,953	5.0
21 years and over.....	195,750	69.7	Institutionalized population.....	6,365	2.3
62 years and over.....	46,439	16.5	Noninstitutionalized population.....	7,588	2.7
65 years and over.....	40,256	14.3	<b>HOUSEHOLD BY TYPE</b>		
Male.....	16,109	5.7	<b>Total households.....</b>	<b>106,507</b>	<b>100.0</b>
Female.....	24,147	8.6	Family households (families).....	71,039	66.7
<b>RACE</b>			With own children under 18 years.....	33,659	31.6
One race.....	277,344	98.8	Married-couple family.....	53,792	50.5
White.....	255,282	90.9	With own children under 18 years.....	23,437	22.0
Black or African American.....	17,202	6.1	Female householder, no husband present.....	12,890	12.1
American Indian and Alaska Native.....	464	0.2	With own children under 18 years.....	7,870	7.4
Asian.....	1,929	0.7	Nonfamily households.....	35,468	33.3
Asian Indian.....	519	0.2	Householder living alone.....	29,362	27.6
Chinese.....	327	0.1	Householder 65 years and over.....	11,957	11.2
Filipino.....	217	0.1	Households with individuals under 18 years.....	36,508	34.3
Japanese.....	82	-	Households with individuals 65 years and over.....	27,552	25.9
Korean.....	219	0.1	Average household size.....	2.51	(X)
Vietnamese.....	353	0.1	Average family size.....	3.07	(X)
Other Asian <sup>1</sup> .....	212	0.1	<b>HOUSING OCCUPANCY</b>		
Native Hawaiian and Other Pacific Islander.....	61	-	<b>Total housing units.....</b>	<b>114,322</b>	<b>100.0</b>
Native Hawaiian.....	16	-	Occupied housing units.....	106,507	93.2
Guamanian or Chamorro.....	9	-	Vacant housing units.....	7,815	6.8
Samoan.....	13	-	For seasonal, recreational, or		
Other Pacific Islander <sup>2</sup> .....	23	-	occasional use.....	1,126	1.0
Some other race.....	2,406	0.9	Homeowner vacancy rate (percent).....	1.6	(X)
Two or more races.....	3,499	1.2	Rental vacancy rate (percent).....	7.9	(X)
<b>Race alone or in combination with one</b>			<b>HOUSING TENURE</b>		
<b>or more other races:<sup>3</sup></b>			<b>Occupied housing units.....</b>	<b>106,507</b>	<b>100.0</b>
White.....	258,388	92.0	Owner-occupied housing units.....	73,729	69.2
Black or African American.....	18,910	6.7	Renter-occupied housing units.....	32,778	30.8
American Indian and Alaska Native.....	1,331	0.5	Average household size of owner-occupied units.....	2.65	(X)
Asian.....	2,417	0.9	Average household size of renter-occupied units.....	2.17	(X)
Native Hawaiian and Other Pacific Islander.....	184	0.1			
Some other race.....	3,330	1.2			

- Represents zero or rounds to zero. (X) Not applicable.

<sup>1</sup> Other Asian alone, or two or more Asian categories.<sup>2</sup> Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.<sup>3</sup> In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000.

**Table DP-2. Profile of Selected Social Characteristics: 2000**

Geographic area: Erie County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>SCHOOL ENROLLMENT</b>			<b>NATIVITY AND PLACE OF BIRTH</b>		
Population 3 years and over enrolled in school.....	77,763	100.0	Total population.....	280,843	100.0
Nursery school, preschool.....	4,967	6.4	Native.....	273,137	97.3
Kindergarten.....	3,948	5.1	Born in United States.....	270,467	96.3
Elementary school (grades 1-8).....	33,079	42.5	State of residence.....	227,843	81.1
High school (grades 9-12).....	16,937	21.8	Different state.....	42,624	15.2
College or graduate school.....	18,832	24.2	Born outside United States.....	2,670	1.0
<b>EDUCATIONAL ATTAINMENT</b>			Foreign born.....	7,706	2.7
Population 25 years and over.....	180,106	100.0	Entered 1990 to March 2000.....	3,992	1.4
Less than 9th grade.....	7,444	4.1	Naturalized citizen.....	3,632	1.3
9th to 12th grade, no diploma.....	20,204	11.2	Not a citizen.....	4,074	1.5
High school graduate (includes equivalency).....	75,150	41.7	<b>REGION OF BIRTH OF FOREIGN BORN</b>		
Some college, no degree.....	29,948	16.6	Total (excluding born at sea).....	7,706	100.0
Associate degree.....	9,770	5.4	Europe.....	4,272	55.4
Bachelor's degree.....	23,829	13.2	Asia.....	1,850	24.0
Graduate or professional degree.....	13,761	7.6	Africa.....	233	3.0
Percent high school graduate or higher.....	84.6	(X)	Oceania.....	39	0.5
Percent bachelor's degree or higher.....	20.9	(X)	Latin America.....	872	11.3
<b>MARITAL STATUS</b>			Northern America.....	440	5.7
Population 15 years and over.....	223,109	100.0	<b>LANGUAGE SPOKEN AT HOME</b>		
Never married.....	63,504	28.5	Population 5 years and over.....	263,678	100.0
Now married, except separated.....	118,068	52.9	English only.....	248,148	94.1
Separated.....	5,154	2.3	Language other than English.....	15,530	5.9
Widowed.....	16,518	7.4	Speak English less than "very well".....	5,462	2.1
Female.....	13,185	5.9	Spanish.....	5,481	2.1
Divorced.....	19,865	8.9	Speak English less than "very well".....	1,734	0.7
Female.....	11,123	5.0	Other Indo-European languages.....	8,218	3.1
<b>GRANDPARENTS AS CAREGIVERS</b>			Speak English less than "very well".....	2,875	1.1
Grandparent living in household with one or more own grandchildren under 18 years.....	4,259	100.0	Asian and Pacific Island languages.....	1,119	0.4
Grandparent responsible for grandchildren.....	1,784	41.9	Speak English less than "very well".....	507	0.2
<b>VETERAN STATUS</b>			<b>ANCESTRY (single or multiple)</b>		
Civilian population 18 years and over ..	210,357	100.0	Total population.....	280,843	100.0
Civilian veterans.....	29,306	13.9	Total ancestries reported.....	325,428	115.9
<b>DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION</b>			Arab.....	786	0.3
Population 5 to 20 years.....	67,532	100.0	Czech <sup>1</sup> .....	1,934	0.7
With a disability.....	5,724	8.5	Danish.....	1,112	0.4
Population 21 to 64 years.....	152,616	100.0	Dutch.....	4,282	1.5
With a disability.....	24,431	16.0	English.....	25,076	8.9
Percent employed.....	52.5	(X)	French (except Basque) <sup>1</sup> .....	5,938	2.1
No disability.....	128,185	84.0	French Canadian <sup>1</sup> .....	1,121	0.4
Percent employed.....	79.2	(X)	German.....	81,215	28.9
Population 65 years and over.....	37,321	100.0	Greek.....	966	0.3
With a disability.....	13,965	37.4	Hungarian.....	3,186	1.1
<b>RESIDENCE IN 1995</b>			Irish <sup>1</sup> .....	43,144	15.4
Population 5 years and over.....	263,678	100.0	Italian.....	34,491	12.3
Same house in 1995.....	158,864	60.2	Lithuanian.....	636	0.2
Different house in the U.S. in 1995.....	101,591	38.5	Norwegian.....	724	0.3
Same county.....	74,737	28.3	Polish.....	36,849	13.1
Different county.....	26,854	10.2	Portuguese.....	814	0.3
Same state.....	12,756	4.8	Russian.....	3,605	1.3
Different state.....	14,098	5.3	Scotch-Irish.....	6,148	2.2
Elsewhere in 1995.....	3,223	1.2	Scottish.....	4,359	1.6
			Slovak.....	4,638	1.7
			Subsaharan African.....	969	0.3
			Swedish.....	7,172	2.6
			Swiss.....	692	0.2
			Ukrainian.....	1,769	0.6
			United States or American.....	14,375	5.1
			Welsh.....	2,586	0.9
			West Indian (excluding Hispanic groups).....	192	0.1
			Other ancestries.....	36,649	13.0

-Represents zero or rounds to zero. (X) Not applicable.

<sup>1</sup>The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

Source: U.S. Bureau of the Census, Census 2000.

**Table DP-3. Profile of Selected Economic Characteristics: 2000**

Geographic area: Erie County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>EMPLOYMENT STATUS</b>			<b>INCOME IN 1999</b>		
Population 16 years and over .....	218,948	100.0	Households .....	106,488	100.0
In labor force .....	137,485	62.8	Less than \$10,000 .....	10,749	10.1
Civilian labor force .....	137,337	62.7	\$10,000 to \$14,999 .....	8,442	7.9
Employed .....	129,325	59.1	\$15,000 to \$24,999 .....	16,307	15.3
Unemployed .....	8,012	3.7	\$25,000 to \$34,999 .....	15,330	14.4
Percent of civilian labor force .....	5.8	(X)	\$35,000 to \$49,999 .....	19,705	18.5
Armed Forces .....	148	0.1	\$50,000 to \$74,999 .....	20,429	19.2
Not in labor force .....	81,463	37.2	\$75,000 to \$99,999 .....	8,665	8.1
Females 16 years and over .....	114,236	100.0	\$100,000 to \$149,999 .....	4,560	4.3
In labor force .....	64,956	56.9	\$150,000 to \$199,999 .....	1,019	1.0
Civilian labor force .....	64,942	56.8	\$200,000 or more .....	1,282	1.2
Employed .....	61,650	54.0	Median household income (dollars) .....	36,627	(X)
Own children under 6 years .....	20,386	100.0	With earnings .....	83,052	78.0
All parents in family in labor force .....	12,955	63.5	Mean earnings (dollars) <sup>1</sup> .....	46,625	(X)
<b>COMMUTING TO WORK</b>			With Social Security income .....	30,664	28.8
Workers 16 years and over .....	126,797	100.0	Mean Social Security income (dollars) <sup>1</sup> .....	11,724	(X)
Car, truck, or van -- drove alone .....	101,299	79.9	With Supplemental Security Income .....	4,611	4.3
Car, truck, or van -- carpooled .....	14,187	11.2	Mean Supplemental Security Income (dollars) <sup>1</sup> .....	6,541	(X)
Public transportation (including taxicab) .....	1,781	1.4	With public assistance income .....	3,839	3.6
Walked .....	5,409	4.3	Mean public assistance income (dollars) <sup>1</sup> .....	2,520	(X)
Other means .....	1,245	1.0	With retirement income .....	19,232	18.1
Worked at home .....	2,876	2.3	Mean retirement income (dollars) <sup>1</sup> .....	13,134	(X)
Mean travel time to work (minutes) <sup>1</sup> .....	18.5	(X)	Families .....	71,650	100.0
Employed civilian population 16 years and over .....	129,325	100.0	Less than \$10,000 .....	3,682	5.1
<b>OCCUPATION</b>			\$10,000 to \$14,999 .....	3,030	4.2
Management, professional, and related occupations .....	37,776	29.2	\$15,000 to \$24,999 .....	9,093	12.7
Service occupations .....	21,122	16.3	\$25,000 to \$34,999 .....	10,128	14.1
Sales and office occupations .....	33,126	25.6	\$35,000 to \$49,999 .....	14,655	20.5
Farming, fishing, and forestry occupations .....	587	0.5	\$50,000 to \$74,999 .....	17,255	24.1
Construction, extraction, and maintenance occupations .....	10,148	7.8	\$75,000 to \$99,999 .....	7,817	10.9
Production, transportation, and material moving occupations .....	26,566	20.5	\$100,000 to \$149,999 .....	4,037	5.6
<b>INDUSTRY</b>			\$150,000 to \$199,999 .....	919	1.3
Agriculture, forestry, fishing and hunting, and mining .....	1,320	1.0	\$200,000 or more .....	1,034	1.4
Construction .....	6,113	4.7	Median family income (dollars) .....	44,829	(X)
Manufacturing .....	30,731	23.8	Per capita income (dollars) <sup>1</sup> .....	17,932	(X)
Wholesale trade .....	3,305	2.6	Median earnings (dollars):		
Retail trade .....	15,642	12.1	Male full-time, year-round workers .....	35,465	(X)
Transportation and warehousing, and utilities .....	4,583	3.5	Female full-time, year-round workers .....	23,886	(X)
Information .....	2,775	2.1			
Finance, insurance, real estate, and rental and leasing .....	6,352	4.9			
Professional, scientific, management, administrative, and waste management services .....	7,554	5.8			
Educational, health and social services .....	30,431	23.5			
Arts, entertainment, recreation, accommodation and food services .....	10,948	8.5			
Other services (except public administration) .....	5,838	4.5			
Public administration .....	3,733	2.9			
<b>CLASS OF WORKER</b>					
Private wage and salary workers .....	109,084	84.3			
Government workers .....	12,955	10.0			
Self-employed workers in own not incorporated business .....	6,903	5.3			
Unpaid family workers .....	383	0.3			

-Represents zero or rounds to zero. (X) Not applicable.

<sup>1</sup>If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

Source: U.S. Bureau of the Census, Census 2000.

**Table DP-4. Profile of Selected Housing Characteristics: 2000**

Geographic area: Erie County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>Total housing units.....</b>	<b>114,322</b>	<b>100.0</b>	<b>OCCUPANTS PER ROOM</b>		
<b>UNITS IN STRUCTURE</b>			<b>Occupied housing units .....</b>	<b>106,507</b>	<b>100.0</b>
1-unit, detached.....	73,551	64.3	1.00 or less.....	104,854	98.4
1-unit, attached .....	3,217	2.8	1.01 to 1.50 .....	1,198	1.1
2 units .....	11,244	9.8	1.51 or more.....	455	0.4
3 or 4 units .....	6,524	5.7			
5 to 9 units .....	4,422	3.9	<b>Specified owner-occupied units .....</b>	<b>58,320</b>	<b>100.0</b>
10 to 19 units .....	2,382	2.1	<b>VALUE</b>		
20 or more units .....	5,214	4.6	Less than \$50,000.....	8,384	14.4
Mobile home.....	7,724	6.8	\$50,000 to \$99,999.....	28,981	49.7
Boat, RV, van, etc.....	44	-	\$100,000 to \$149,999.....	12,785	21.9
			\$150,000 to \$199,999.....	4,853	8.3
<b>YEAR STRUCTURE BUILT</b>			\$200,000 to \$299,999.....	2,272	3.9
1999 to March 2000 .....	1,223	1.1	\$300,000 to \$499,999.....	782	1.3
1995 to 1998 .....	4,798	4.2	\$500,000 to \$999,999.....	216	0.4
1990 to 1994 .....	5,640	4.9	\$1,000,000 or more.....	47	0.1
1980 to 1989 .....	10,324	9.0	Median (dollars).....	85,300	(X)
1970 to 1979 .....	17,441	15.3			
1960 to 1969 .....	12,170	10.6	<b>MORTGAGE STATUS AND SELECTED</b>		
1940 to 1959 .....	28,750	25.1	<b>MONTHLY OWNER COSTS</b>		
1939 or earlier .....	33,976	29.7	With a mortgage .....	37,373	64.1
			Less than \$300 .....	175	0.3
<b>ROOMS</b>			\$300 to \$499 .....	2,770	4.7
1 room .....	1,114	1.0	\$500 to \$699 .....	7,942	13.6
2 rooms .....	2,926	2.6	\$700 to \$999 .....	12,940	22.2
3 rooms .....	8,578	7.5	\$1,000 to \$1,499.....	9,462	16.2
4 rooms .....	15,504	13.6	\$1,500 to \$1,999.....	2,689	4.6
5 rooms .....	23,516	20.6	\$2,000 or more .....	1,395	2.4
6 rooms .....	25,649	22.4	Median (dollars).....	872	(X)
7 rooms .....	17,485	15.3	Not mortgaged .....	20,947	35.9
8 rooms .....	10,861	9.5	Median (dollars).....	308	(X)
9 or more rooms .....	8,689	7.6			
Median (rooms) .....	5.7	(X)	<b>SELECTED MONTHLY OWNER COSTS</b>		
<b>Occupied housing units .....</b>	<b>106,507</b>	<b>100.0</b>	<b>AS A PERCENTAGE OF HOUSEHOLD</b>		
<b>YEAR HOUSEHOLDER MOVED INTO UNIT</b>			<b>INCOME IN 1999</b>		
1999 to March 2000 .....	17,259	16.2	Less than 15.0 percent.....	22,861	39.2
1995 to 1998 .....	26,810	25.2	15.0 to 19.9 percent .....	11,275	19.3
1990 to 1994 .....	16,766	15.7	20.0 to 24.9 percent .....	8,220	14.1
1980 to 1989 .....	17,732	16.6	25.0 to 29.9 percent .....	5,157	8.8
1970 to 1979 .....	12,010	11.3	30.0 to 34.9 percent .....	2,910	5.0
1969 or earlier .....	15,930	15.0	35.0 percent or more .....	7,595	13.0
			Not computed.....	302	0.5
<b>VEHICLES AVAILABLE</b>			<b>Specified renter-occupied units .....</b>	<b>32,315</b>	<b>100.0</b>
None .....	11,230	10.5	<b>GROSS RENT</b>		
1 .....	40,138	37.7	Less than \$200 .....	2,446	7.6
2 .....	41,482	38.9	\$200 to \$299 .....	3,529	10.9
3 or more .....	13,657	12.8	\$300 to \$499 .....	13,042	40.4
			\$500 to \$749 .....	9,028	27.9
<b>HOUSE HEATING FUEL</b>			\$750 to \$999 .....	1,886	5.8
Utility gas .....	89,792	84.3	\$1,000 to \$1,499.....	461	1.4
Bottled, tank, or LP gas .....	3,623	3.4	\$1,500 or more .....	320	1.0
Electricity.....	6,963	6.5	No cash rent.....	1,603	5.0
Fuel oil, kerosene, etc .....	3,549	3.3	Median (dollars).....	445	(X)
Coal or coke .....	40	-			
Wood .....	1,712	1.6	<b>GROSS RENT AS A PERCENTAGE OF</b>		
Solar energy.....	10	-	<b>HOUSEHOLD INCOME IN 1999</b>		
Other fuel .....	745	0.7	Less than 15.0 percent.....	6,432	19.9
No fuel used.....	73	0.1	15.0 to 19.9 percent .....	4,821	14.9
			20.0 to 24.9 percent .....	3,728	11.5
<b>SELECTED CHARACTERISTICS</b>			25.0 to 29.9 percent .....	3,437	10.6
Lacking complete plumbing facilities .....	454	0.4	30.0 to 34.9 percent .....	2,345	7.3
Lacking complete kitchen facilities.....	714	0.7	35.0 percent or more .....	9,169	28.4
No telephone service .....	2,003	1.9	Not computed.....	2,383	7.4

-Represents zero or rounds to zero. (X) Not applicable.

Source: U.S. Bureau of the Census, Census 2000.

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	People QuickFacts	Erie County	Pennsylvania
Population, 2001 estimate		279,636	12,287,150
Population percent change, April 1, 2000-July 1, 2001		-0.4%	0.0%
Population, 2000		280,843	12,281,054
Population, percent change, 1990 to 2000		1.9%	3.4%
Persons under 5 years old, percent, 2000		6.2%	5.9%
Persons under 18 years old, percent, 2000		25.0%	23.8%
Persons 65 years old and over, percent, 2000		14.3%	15.6%
Female persons, percent, 2000		51.2%	51.7%
White persons, percent, 2000 (a)		90.9%	85.4%
Black or African American persons, percent, 2000 (a)		6.1%	10.0%
American Indian and Alaska Native persons, percent, 2000 (a)		0.2%	0.1%
Asian persons, percent, 2000 (a)		0.7%	1.8%
Native Hawaiian and Other Pacific Islander, percent, 2000 (a)		Z	Z
Persons reporting some other race, percent, 2000 (a)		0.9%	1.5%
Persons reporting two or more races, percent, 2000		1.2%	1.2%
Persons of Hispanic or Latino origin, percent, 2000 (b)		2.2%	3.2%
White persons, not of Hispanic/Latino origin, percent, 2000		89.8%	84.1%
Living in same house in 1995 and 2000, pct age 5+, 2000		60.2%	63.5%
Foreign born persons, percent, 2000		2.7%	4.1%
Language other than English spoken at home, pct age 5+, 2000		5.9%	8.4%
High school graduates, percent of persons age 25+, 2000		84.6%	81.9%
Bachelor's degree or higher, pct of persons age 25+, 2000		20.9%	22.4%
Persons with a disability, age 5+, 2000		44,120	2,111,771
Mean travel time to work, workers age 16+ (minutes), 2000		18.5	25.2
Housing units, 2000		114,322	5,249,750
Homeownership rate, 2000		69.2%	71.3%
Housing units in multi-unit structures, percent, 2000		26.1%	21.2%
Median value of owner-occupied housing units, 2000		\$85,300	\$97,000

Households, 2000	106,507	4,777,003
Persons per household, 2000	2.51	2.48
Median household money income, 1999	\$36,627	\$40,106
Per capita money income, 1999	\$17,932	\$20,880
Persons below poverty, percent, 1999	12.0%	11.0%

	Business QuickFacts	Erie County	Pennsylvania
🏠	Private nonfarm establishments, 1999	6,824	293,491
👥	Private nonfarm employment, 1999	120,107	4,986,591
📈	Private nonfarm employment, percent change 1990-1999	11.7%	8.4%
🏢	Nonemployer establishments, 1999	12,370	614,594
🏭	Manufacturers shipments, 1997 (\$1000)	5,779,337	172,193,216
🛒	Retail sales, 1997 (\$1000)	2,562,056	109,948,462
👤	Retail sales per capita, 1997	\$9,166	\$9,150
👥	Minority-owned firms, percent of total, 1997	3.9%	5.9%
👩	Women-owned firms, percent of total, 1997	21.8%	24.2%
🏠	Housing units authorized by building permits, 2000	704	41,076
🏛️	Federal funds and grants, 2001 (\$1000)	1,324,606	79,310,064
👥	Local government employment - full-time equivalent, 1997	7,519	365,556

	Geography QuickFacts	Erie County	Pennsylvania
	Land area, 2000 (square miles)	802	44,817
	Persons per square mile, 2000	350.2	274.0
	Metropolitan Area	Erie, PA MSA	

## Download delimited tables | Download Excel tables

(a) Includes persons reporting only one race.

(b) Hispanics may be of any race, so also are included in applicable race categories.

FN: Footnote on this item for this area in place of data

NA: Not available

D: Suppressed to avoid disclosure of confidential information

X: Not applicable

S: Suppressed; does not meet publication standards

Z: Value greater than zero but less than half unit of measure shown

F: Fewer than 100 firms

### Data Quality Statement

### What do you think of QuickFacts?

Source U.S. Census Bureau: State and County QuickFacts. Data derived from Population Estimates, 2000 Census of Population and Housing, 1990 Census of Population and Housing, Small Area Income and Poverty Estimates, County Business Patterns, 1997 Economic Census, Minority- and Women-Owned Business, Building Permits, Consolidated Federal Funds Report, 1997 Census of Governments

Last Revised: Wednesday, 07-May-2003 16:48:48 EDT

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<http://quickfacts.census.gov/qfd/states/42/42049.html>

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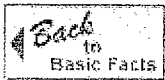
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## Quick Tables

DP-2. Profile of Selected Social Characteristics: 2000  
 Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data  
 Geographic Area: **Erie County, Pennsylvania**

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, and definitions see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

Subject	Number	Percent
<b>SCHOOL ENROLLMENT</b>		
Population 3 years and over enrolled in school	77,763	100.0
Nursery school, preschool	4,967	6.4
Kindergarten	3,948	5.1
Elementary school (grades 1-8)	33,079	42.5
High school (grades 9-12)	16,937	21.8
College or graduate school	18,832	24.2
<b>EDUCATIONAL ATTAINMENT</b>		
Population 25 years and over	180,106	100.0
Less than 9th grade	7,444	4.1
9th to 12th grade, no diploma	20,204	11.2
High school graduate (includes equivalency)	75,150	41.7
Some college, no degree	29,948	16.6
Associate degree	9,770	5.4
Bachelor's degree	23,829	13.2
Graduate or professional degree	13,761	7.6
Percent high school graduate or higher	84.6	(X)
Percent bachelor's degree or higher	20.9	(X)
<b>MARITAL STATUS</b>		
Population 15 years and over	223,109	100.0
Never married	63,504	28.5
Now married, except separated	118,068	52.9
Separated	5,154	2.3
Widowed	16,518	7.4
Female	13,185	5.9
Divorced	19,865	8.9
Female	11,123	5.0
<b>GRANDPARENTS AS CAREGIVERS</b>		
Grandparent living in household with one or more own grandchildren under 18 years	4,259	100.0
Grandparent responsible for grandchildren	1,784	41.9
<b>VETERAN STATUS</b>		
Civilian population 18 years and over	210,357	100.0
Civilian veterans	29,306	13.9
<b>DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION</b>		
Population 5 to 20 years	67,532	100.0
With a disability	5,724	8.5
Population 21 to 64 years	152,616	100.0
With a disability	24,431	16.0
Percent employed	52.5	(X)
No disability	128,185	84.0
Percent employed	79.2	(X)

Subject	Number	Percent
<b>Population 65 years and over</b>	<b>37,321</b>	<b>100.0</b>
With a disability	13,965	37.4
<b>RESIDENCE IN 1995</b>		
<b>Population 5 years and over</b>	<b>263,678</b>	<b>100.0</b>
Same house in 1995	158,864	60.2
Different house in the U.S. in 1995	101,591	38.5
Same county	74,737	28.3
Different county	26,854	10.2
Same state	12,756	4.8
Different state	14,098	5.3
Elsewhere in 1995	3,223	1.2
<b>NATIVITY AND PLACE OF BIRTH</b>		
<b>Total population</b>	<b>280,843</b>	<b>100.0</b>
Native	273,137	97.3
Born in United States	270,467	96.3
State of residence	227,843	81.1
Different state	42,624	15.2
Born outside United States	2,670	1.0
Foreign born	7,706	2.7
Entered 1990 to March 2000	3,992	1.4
Naturalized citizen	3,632	1.3
Not a citizen	4,074	1.5
<b>REGION OF BIRTH OF FOREIGN BORN</b>		
<b>Total (excluding born at sea)</b>	<b>7,706</b>	<b>100.0</b>
Europe	4,272	55.4
Asia	1,850	24.0
Africa	233	3.0
Oceania	39	0.5
Latin America	872	11.3
Northern America	440	5.7
<b>LANGUAGE SPOKEN AT HOME</b>		
<b>Population 5 years and over</b>	<b>263,678</b>	<b>100.0</b>
English only	248,148	94.1
Language other than English	15,530	5.9
Speak English less than "very well"	5,462	2.1
Spanish	5,481	2.1
Speak English less than "very well"	1,734	0.7
Other Indo-European languages	8,218	3.1
Speak English less than "very well"	2,875	1.1
Asian and Pacific Island languages	1,119	0.4
Speak English less than "very well"	507	0.2
<b>ANCESTRY (single or multiple)</b>		
<b>Total population</b>	<b>280,843</b>	<b>100.0</b>
<b>Total ancestries reported</b>	<b>325,428</b>	<b>115.9</b>
Arab	786	0.3
Czech <sup>1</sup>	1,934	0.7
Danish	1,112	0.4
Dutch	4,282	1.5
English	25,076	8.9
French (except Basque) <sup>1</sup>	5,938	2.1
French Canadian <sup>1</sup>	1,121	0.4
German	81,215	28.9
Greek	966	0.3
Hungarian	3,186	1.1
Irish <sup>1</sup>	43,144	15.4
Italian	34,491	12.3
Lithuanian	636	0.2

Subject	Number	Percent
Norwegian	724	0.3
Polish	36,849	13.1
Portuguese	814	0.3
Russian	3,605	1.3
Scotch-Irish	6,148	2.2
Scottish	4,359	1.6
Slovak	4,638	1.7
Subsaharan African	969	0.3
Swedish	7,172	2.6
Swiss	692	0.2
Ukrainian	1,769	0.6
United States or American	14,375	5.1
Welsh	2,586	0.9
West Indian (excluding Hispanic groups)	192	0.1
Other ancestries	36,649	13.0

(X) Not applicable.

<sup>1</sup> The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

[Ancestry Code List \(PDF 35KB\)](#)

[Place of Birth Code List \(PDF 74KB\)](#)

[Language Code List \(PDF 17KB\)](#)

Source: U.S. Census Bureau, Census 2000 Summary File 3, Matrices P18, P19, P21, P22, P24, P36, P37, P39, P42, PCT8, PCT16, PCT17, and PCT19

**Table DP-1. Profile of General Demographic Characteristics: 2000**

Geographic area: Crawford County, Pennsylvania

[For information on confidentiality protection, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>Total population</b> .....	<b>90,366</b>	<b>100.0</b>	<b>HISPANIC OR LATINO AND RACE</b>		
<b>SEX AND AGE</b>			<b>Total population</b> .....	<b>90,366</b>	<b>100.0</b>
Male.....	43,968	48.7	Hispanic or Latino (of any race).....	537	0.6
Female.....	46,398	51.3	Mexican.....	147	0.2
Under 5 years.....	5,366	5.9	Puerto Rican.....	167	0.2
5 to 9 years.....	6,205	6.9	Cuban.....	15	-
10 to 14 years.....	6,570	7.3	Other Hispanic or Latino.....	208	0.2
15 to 19 years.....	7,123	7.9	Not Hispanic or Latino.....	89,829	99.4
20 to 24 years.....	5,399	6.0	White alone.....	87,263	96.6
25 to 34 years.....	10,637	11.8	<b>RELATIONSHIP</b>		
35 to 44 years.....	13,406	14.8	<b>Total population</b> .....	<b>90,366</b>	<b>100.0</b>
45 to 54 years.....	12,744	14.1	In households.....	86,664	95.9
55 to 59 years.....	4,897	5.4	Householder.....	34,678	38.4
60 to 64 years.....	3,967	4.4	Spouse.....	19,270	21.3
65 to 74 years.....	7,170	7.9	Child.....	25,918	28.7
75 to 84 years.....	5,097	5.6	Own child under 18 years.....	20,489	22.7
85 years and over.....	1,785	2.0	Other relatives.....	2,732	3.0
Median age (years).....	38.1	(X)	Under 18 years.....	1,096	1.2
18 years and over.....	68,046	75.3	Nonrelatives.....	4,066	4.5
Male.....	32,379	35.8	Unmarried partner.....	1,909	2.1
Female.....	35,667	39.5	In group quarters.....	3,702	4.1
21 years and over.....	63,758	70.6	Institutionalized population.....	1,917	2.1
62 years and over.....	16,366	18.1	Noninstitutionalized population.....	1,785	2.0
65 years and over.....	14,052	15.6	<b>HOUSEHOLD BY TYPE</b>		
Male.....	5,898	6.5	<b>Total households</b> .....	<b>34,678</b>	<b>100.0</b>
Female.....	8,154	9.0	Family households (families).....	23,871	68.8
<b>RACE</b>			With own children under 18 years.....	10,559	30.4
One race.....	89,668	99.2	Married-couple family.....	19,270	55.6
White.....	87,653	97.0	With own children under 18 years.....	7,867	22.7
Black or African American.....	1,437	1.6	Female householder, no husband present.....	3,177	9.2
American Indian and Alaska Native.....	184	0.2	With own children under 18 years.....	1,878	5.4
Asian.....	254	0.3	Nonfamily households.....	10,807	31.2
Asian Indian.....	37	-	Householder living alone.....	9,071	26.2
Chinese.....	49	0.1	Householder 65 years and over.....	4,025	11.6
Filipino.....	58	0.1	Households with individuals under 18 years.....	11,396	32.9
Japanese.....	24	-	Households with individuals 65 years and over ..	9,580	27.6
Korean.....	44	-	Average household size.....	2.50	(X)
Vietnamese.....	18	-	Average family size.....	3.01	(X)
Other Asian <sup>1</sup> .....	24	-	<b>HOUSING OCCUPANCY</b>		
Native Hawaiian and Other Pacific Islander.....	23	-	<b>Total housing units</b> .....	<b>42,416</b>	<b>100.0</b>
Native Hawaiian.....	7	-	Occupied housing units.....	34,678	81.8
Guamanian or Chamorro.....	1	-	Vacant housing units.....	7,738	18.2
Samoan.....	2	-	For seasonal, recreational, or		
Other Pacific Islander <sup>2</sup> .....	13	-	occasional use.....	4,964	11.7
Some other race.....	117	0.1	Homeowner vacancy rate (percent).....	2.0	(X)
Two or more races.....	698	0.8	Rental vacancy rate (percent).....	8.3	(X)
<b>Race alone or in combination with one</b>			<b>HOUSING TENURE</b>		
<b>or more other races: <sup>3</sup></b>			<b>Occupied housing units</b> .....	<b>34,678</b>	<b>100.0</b>
White.....	88,309	97.7	Owner-occupied housing units.....	26,190	75.5
Black or African American.....	1,711	1.9	Renter-occupied housing units.....	8,488	24.5
American Indian and Alaska Native.....	448	0.5	Average household size of owner-occupied units.....	2.61	(X)
Asian.....	369	0.4	Average household size of renter-occupied units.....	2.17	(X)
Native Hawaiian and Other Pacific Islander.....	42	-			
Some other race.....	232	0.3			

- Represents zero or rounds to zero. (X) Not applicable.

<sup>1</sup> Other Asian alone, or two or more Asian categories.<sup>2</sup> Other Pacific Islander alone, or two or more Native Hawaiian and Other Pacific Islander categories.<sup>3</sup> In combination with one or more of the other races listed. The six numbers may add to more than the total population and the six percentages may add to more than 100 percent because individuals may report more than one race.

Source: U.S. Census Bureau, Census 2000.

**Table DP-2. Profile of Selected Social Characteristics: 2000**

Geographic area: Crawford County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>SCHOOL ENROLLMENT</b>			<b>NATIVITY AND PLACE OF BIRTH</b>		
Population 3 years and over enrolled in school.....	22,134	100.0	Total population.....	90,366	100.0
Nursery school, preschool.....	1,176	5.3	Native.....	89,385	98.9
Kindergarten.....	1,055	4.8	Born in United States.....	89,045	98.5
Elementary school (grades 1-8).....	10,483	47.4	State of residence.....	73,700	81.6
High school (grades 9-12).....	5,379	24.3	Different state.....	15,345	17.0
College or graduate school.....	4,041	18.3	Born outside United States.....	340	0.4
<b>EDUCATIONAL ATTAINMENT</b>			Foreign born.....	981	1.1
Population 25 years and over.....	59,684	100.0	Entered 1990 to March 2000.....	250	0.3
Less than 9th grade.....	3,574	6.0	Naturalized citizen.....	645	0.7
9th to 12th grade, no diploma.....	7,435	12.5	Not a citizen.....	336	0.4
High school graduate (includes equivalency).....	28,758	48.2	<b>REGION OF BIRTH OF FOREIGN BORN</b>		
Some college, no degree.....	8,494	14.2	Total (excluding born at sea).....	981	100.0
Associate degree.....	2,650	4.4	Europe.....	541	55.1
Bachelor's degree.....	5,657	9.5	Asia.....	232	23.6
Graduate or professional degree.....	3,116	5.2	Africa.....	20	2.0
Percent high school graduate or higher.....	81.6	(X)	Oceania.....	4	0.4
Percent bachelor's degree or higher.....	14.7	(X)	Latin America.....	94	9.6
<b>MARITAL STATUS</b>			Northern America.....	90	9.2
Population 15 years and over.....	72,230	100.0	<b>LANGUAGE SPOKEN AT HOME</b>		
Never married.....	16,975	23.5	Population 5 years and over.....	85,025	100.0
Now married, except separated.....	41,337	57.2	English only.....	80,421	94.6
Separated.....	1,759	2.4	Language other than English.....	4,604	5.4
Widowed.....	5,763	8.0	Speak English less than "very well".....	1,800	2.1
Female.....	4,582	6.3	Spanish.....	664	0.8
Divorced.....	6,396	8.9	Speak English less than "very well".....	275	0.3
Female.....	3,466	4.8	Other Indo-European languages.....	3,680	4.3
<b>GRANDPARENTS AS CAREGIVERS</b>			Speak English less than "very well".....	1,473	1.7
Grandparent living in household with one or more own grandchildren under 18 years.....	1,216	100.0	Asian and Pacific Island languages.....	184	0.2
Grandparent responsible for grandchildren.....	483	39.7	Speak English less than "very well".....	37	-
<b>VETERAN STATUS</b>			<b>ANCESTRY (single or multiple)</b>		
Civilian population 18 years and over.....	68,045	100.0	Total population.....	90,366	100.0
Civilian veterans.....	10,589	15.6	Total ancestries reported.....	94,373	104.4
<b>DISABILITY STATUS OF THE CIVILIAN NONINSTITUTIONALIZED POPULATION</b>			Arab.....	134	0.1
Population 5 to 20 years.....	21,151	100.0	Czech <sup>1</sup> .....	694	0.8
With a disability.....	1,704	8.1	Danish.....	202	0.2
Population 21 to 64 years.....	48,837	100.0	Dutch.....	2,366	2.6
With a disability.....	8,997	18.4	English.....	10,769	11.9
Percent employed.....	48.2	(X)	French (except Basque) <sup>1</sup> .....	3,291	3.6
No disability.....	39,840	81.6	French Canadian <sup>1</sup> .....	280	0.3
Percent employed.....	77.7	(X)	German.....	24,965	27.6
Population 65 years and over.....	13,057	100.0	Greek.....	180	0.2
With a disability.....	5,276	40.4	Hungarian.....	817	0.9
<b>RESIDENCE IN 1995</b>			Irish <sup>1</sup> .....	13,077	14.5
Population 5 years and over.....	85,025	100.0	Italian.....	6,030	6.7
Same house in 1995.....	53,444	62.9	Lithuanian.....	135	0.1
Different house in the U.S. in 1995.....	31,294	36.8	Norwegian.....	344	0.4
Same county.....	18,477	21.7	Polish.....	5,075	5.6
Different county.....	12,817	15.1	Portuguese.....	82	0.1
Same state.....	7,911	9.3	Russian.....	387	0.4
Different state.....	4,906	5.8	Scotch-Irish.....	2,879	3.2
Elsewhere in 1995.....	287	0.3	Scottish.....	1,884	2.1
			Slovak.....	909	1.0
			Subsaharan African.....	87	0.1
			Swedish.....	1,842	2.0
			Swiss.....	612	0.7
			Ukrainian.....	433	0.5
			United States or American.....	7,665	8.5
			Welsh.....	1,080	1.2
			West Indian (excluding Hispanic groups).....	8	-
			Other ancestries.....	8,146	9.0

-Represents zero or rounds to zero. (X) Not applicable.

<sup>1</sup>The data represent a combination of two ancestries shown separately in Summary File 3. Czech includes Czechoslovakian. French includes Alsatian. French Canadian includes Acadian/Cajun. Irish includes Celtic.

Source: U.S. Bureau of the Census, Census 2000.

**Table DP-3. Profile of Selected Economic Characteristics: 2000**

Geographic area: Crawford County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>EMPLOYMENT STATUS</b>			<b>INCOME IN 1999</b>		
Population 16 years and over .....	70,845	100.0	Households .....	34,695	100.0
In labor force .....	42,044	59.3	Less than \$10,000 .....	3,493	10.1
Civilian labor force .....	42,016	59.3	\$10,000 to \$14,999 .....	2,979	8.6
Employed .....	39,514	55.8	\$15,000 to \$24,999 .....	6,051	17.4
Unemployed .....	2,502	3.5	\$25,000 to \$34,999 .....	5,517	15.9
Percent of civilian labor force .....	6.0	(X)	\$35,000 to \$49,999 .....	6,339	18.3
Armed Forces .....	28	-	\$50,000 to \$74,999 .....	6,053	17.4
Not in labor force .....	28,801	40.7	\$75,000 to \$99,999 .....	2,363	6.8
Females 16 years and over .....	37,107	100.0	\$100,000 to \$149,999 .....	1,309	3.8
In labor force .....	19,217	51.8	\$150,000 to \$199,999 .....	287	0.8
Civilian labor force .....	19,214	51.8	\$200,000 or more .....	304	0.9
Employed .....	18,111	48.8	Median household income (dollars) .....	33,560	(X)
Own children under 6 years .....	6,291	100.0	With earnings .....	25,956	74.8
All parents in family in labor force .....	3,470	55.2	Mean earnings (dollars) <sup>1</sup> .....	43,816	(X)
<b>COMMUTING TO WORK</b>			With Social Security income .....	11,296	32.6
Workers 16 years and over .....	38,871	100.0	Mean Social Security income (dollars) <sup>1</sup> .....	11,522	(X)
Car, truck, or van -- drove alone .....	30,243	77.8	With Supplemental Security Income .....	1,848	5.3
Car, truck, or van -- carpooled .....	4,391	11.3	Mean Supplemental Security Income (dollars) <sup>1</sup> .....	6,562	(X)
Public transportation (including taxicab) .....	151	0.4	With public assistance income .....	1,205	3.5
Walked .....	2,117	5.4	Mean public assistance income (dollars) <sup>1</sup> .....	2,432	(X)
Other means .....	315	0.8	With retirement income .....	6,608	19.0
Worked at home .....	1,654	4.3	Mean retirement income (dollars) <sup>1</sup> .....	13,394	(X)
Mean travel time to work (minutes) <sup>1</sup> .....	21.5	(X)	Families .....	23,960	100.0
Employed civilian population 16 years and over .....	39,514	100.0	Less than \$10,000 .....	1,281	5.3
<b>OCCUPATION</b>			\$10,000 to \$14,999 .....	1,147	4.8
Management, professional, and related occupations .....	10,438	26.4	\$15,000 to \$24,999 .....	3,576	14.9
Service occupations .....	6,189	15.7	\$25,000 to \$34,999 .....	3,949	16.5
Sales and office occupations .....	8,481	21.5	\$35,000 to \$49,999 .....	5,014	20.9
Farming, fishing, and forestry occupations .....	548	1.4	\$50,000 to \$74,999 .....	5,232	21.8
Construction, extraction, and maintenance occupations .....	3,619	9.2	\$75,000 to \$99,999 .....	2,117	8.8
Production, transportation, and material moving occupations .....	10,239	25.9	\$100,000 to \$149,999 .....	1,140	4.8
<b>INDUSTRY</b>			\$150,000 to \$199,999 .....	276	1.2
Agriculture, forestry, fishing and hunting, and mining .....	1,386	3.5	\$200,000 or more .....	228	1.0
Construction .....	2,352	6.0	Median family income (dollars) .....	40,755	(X)
Manufacturing .....	10,384	26.3	Per capita income (dollars) <sup>1</sup> .....	16,870	(X)
Wholesale trade .....	864	2.2	Median earnings (dollars):		
Retail trade .....	4,373	11.1	Male full-time, year-round workers .....	32,102	(X)
Transportation and warehousing, and utilities .....	1,705	4.3	Female full-time, year-round workers .....	21,608	(X)
Information .....	612	1.5			
Finance, insurance, real estate, and rental and leasing .....	1,162	2.9			
Professional, scientific, management, administrative, and waste management services .....	1,793	4.5			
Educational, health and social services .....	8,351	21.1			
Arts, entertainment, recreation, accommodation and food services .....	2,832	7.2			
Other services (except public administration) .....	2,124	5.4			
Public administration .....	1,576	4.0			
<b>CLASS OF WORKER</b>					
Private wage and salary workers .....	30,924	78.3			
Government workers .....	4,603	11.6			
Self-employed workers in own not incorporated business .....	3,785	9.6			
Unpaid family workers .....	202	0.5			

-Represents zero or rounds to zero. (X) Not applicable.

<sup>1</sup>If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

Source: U.S. Bureau of the Census, Census 2000.

**Table DP-4. Profile of Selected Housing Characteristics: 2000**

Geographic area: Crawford County, Pennsylvania

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent	Subject	Number	Percent
<b>Total housing units</b> .....	<b>42,416</b>	<b>100.0</b>	<b>OCCUPANTS PER ROOM</b>		
<b>UNITS IN STRUCTURE</b>			<b>Occupied housing units</b> .....	<b>34,678</b>	<b>100.0</b>
1-unit, detached .....	29,404	69.3	1.00 or less .....	34,044	98.2
1-unit, attached .....	486	1.1	1.01 to 1.50 .....	478	1.4
2 units .....	2,242	5.3	1.51 or more .....	156	0.4
3 or 4 units .....	1,230	2.9			
5 to 9 units .....	990	2.3	<b>Specified owner-occupied units</b> .....	<b>16,247</b>	<b>100.0</b>
10 to 19 units .....	526	1.2	<b>VALUE</b>		
20 or more units .....	639	1.5	Less than \$50,000 .....	3,726	22.9
Mobile home .....	6,769	16.0	\$50,000 to \$99,999 .....	8,814	54.3
Boat, RV, van, etc .....	130	0.3	\$100,000 to \$149,999 .....	2,503	15.4
			\$150,000 to \$199,999 .....	661	4.1
<b>YEAR STRUCTURE BUILT</b>			\$200,000 to \$299,999 .....	382	2.4
1999 to March 2000 .....	582	1.4	\$300,000 to \$499,999 .....	114	0.7
1995 to 1998 .....	2,095	4.9	\$500,000 to \$999,999 .....	24	0.1
1990 to 1994 .....	1,988	4.7	\$1,000,000 or more .....	23	0.1
1980 to 1989 .....	3,883	9.2	Median (dollars) .....	72,800	(X)
1970 to 1979 .....	7,616	18.0			
1960 to 1969 .....	4,482	10.6	<b>MORTGAGE STATUS AND SELECTED</b>		
1940 to 1959 .....	8,289	19.5	<b>MONTHLY OWNER COSTS</b>		
1939 or earlier .....	13,481	31.8	With a mortgage .....	9,556	58.8
<b>ROOMS</b>			Less than \$300 .....	79	0.5
1 room .....	366	0.9	\$300 to \$499 .....	1,145	7.0
2 rooms .....	673	1.6	\$500 to \$699 .....	2,685	16.5
3 rooms .....	2,639	6.2	\$700 to \$999 .....	3,197	19.7
4 rooms .....	6,924	16.3	\$1,000 to \$1,499 .....	1,819	11.2
5 rooms .....	9,836	23.2	\$1,500 to \$1,999 .....	437	2.7
6 rooms .....	8,871	20.9	\$2,000 or more .....	194	1.2
7 rooms .....	5,927	14.0	Median (dollars) .....	771	(X)
8 rooms .....	3,725	8.8	Not mortgaged .....	6,691	41.2
9 or more rooms .....	3,455	8.1	Median (dollars) .....	283	(X)
Median (rooms) .....	5.6	(X)			
<b>Occupied housing units</b> .....	<b>34,678</b>	<b>100.0</b>	<b>SELECTED MONTHLY OWNER COSTS</b>		
<b>YEAR HOUSEHOLDER MOVED INTO UNIT</b>			<b>AS A PERCENTAGE OF HOUSEHOLD</b>		
1999 to March 2000 .....	4,735	13.7	<b>INCOME IN 1999</b>		
1995 to 1998 .....	8,387	24.2	Less than 15.0 percent .....	6,930	42.7
1990 to 1994 .....	5,537	16.0	15.0 to 19.9 percent .....	3,030	18.6
1980 to 1989 .....	6,086	17.6	20.0 to 24.9 percent .....	2,123	13.1
1970 to 1979 .....	4,657	13.4	25.0 to 29.9 percent .....	1,188	7.3
1969 or earlier .....	5,276	15.2	30.0 to 34.9 percent .....	841	5.2
			35.0 percent or more .....	2,002	12.3
<b>VEHICLES AVAILABLE</b>			Not computed .....	133	0.8
None .....	3,187	9.2			
1 .....	12,319	35.5	<b>Specified renter-occupied units</b> .....	<b>8,100</b>	<b>100.0</b>
2 .....	13,695	39.5	<b>GROSS RENT</b>		
3 or more .....	5,477	15.8	Less than \$200 .....	707	8.7
			\$200 to \$299 .....	985	12.2
<b>HOUSE HEATING FUEL</b>			\$300 to \$499 .....	3,585	44.3
Utility gas .....	17,717	51.1	\$500 to \$749 .....	1,704	21.0
Bottled, tank, or LP gas .....	4,222	12.2	\$750 to \$999 .....	310	3.8
Electricity .....	2,492	7.2	\$1,000 to \$1,499 .....	52	0.6
Fuel oil, kerosene, etc .....	6,967	20.1	\$1,500 or more .....	26	0.3
Coal or coke .....	64	0.2	No cash rent .....	731	9.0
Wood .....	2,843	8.2	Median (dollars) .....	406	(X)
Solar energy .....	-	-			
Other fuel .....	331	1.0	<b>GROSS RENT AS A PERCENTAGE OF</b>		
No fuel used .....	42	0.1	<b>HOUSEHOLD INCOME IN 1999</b>		
<b>SELECTED CHARACTERISTICS</b>			Less than 15.0 percent .....	1,844	22.8
Lacking complete plumbing facilities .....	575	1.7	15.0 to 19.9 percent .....	1,113	13.7
Lacking complete kitchen facilities .....	532	1.5	20.0 to 24.9 percent .....	837	10.3
No telephone service .....	1,104	3.2	25.0 to 29.9 percent .....	744	9.2
			30.0 to 34.9 percent .....	619	7.6
			35.0 percent or more .....	2,126	26.2
			Not computed .....	817	10.1

-Represents zero or rounds to zero. (X) Not applicable.

Source: U.S. Bureau of the Census, Census 2000.



## **Section 2. Well-Defined Local Community**

We will provide substantial, compelling evidence that Crawford County, Pennsylvania and Erie County, Pennsylvania qualifies as a “well-defined” local community. We will especially show that the residents are in such proximity that they interact and share common interests and facilities and participate jointly in organizations that address community needs and interests (notably many organizations that serve the proposed community as part of “Northwestern Pennsylvania”).

Per NCUA, “The well-defined, local community, neighborhood, or rural district requirement may be met if the area to be served is in multiple contiguous political jurisdictions, i.e., a city, county, or their political equivalent, or any contiguous portion thereof and if the population of the well-defined area does not exceed 500,000.” [IRPS 03-01, 2-42 through 2-44]. It is our contention that the Crawford and Erie County community meets these criteria.

Crawford County, Pennsylvania is a recognized single political jurisdiction with a population of 90,366. Erie County, Pennsylvania is a recognized single political jurisdiction with a population of 280,843. The population of the community area is 371,209 (per the attached 2000 Census data). Lord FCU currently serves SEG’s throughout the Crawford and Erie County area and has the resources to serve the proposed community area.

### **Shared History**

Pennsylvania Legislature passed an act separating Crawford County and Erie County from Allegheny County on March 12, 1800. The county seat for Crawford County is located in the City of Meadville, and Crawford County is named in honor of Colonel William Crawford, who was the defender of the white settlers from the attacks of Indians. The county seat for Erie County is located in the City of Erie, and the county name is derived from the Eriez Indians, the earliest inhabitants of the area. Erie County is the only portion of the state of Pennsylvania that was not included in William Penn’s original land grant from King Charles II. The area was purchased by Pennsylvania from the U.S. Government in 1795 for access to its natural harbor.

Erie County was formed, along with seven (7) other counties, from Allegheny County on March 12, 1800. The county seat is located in the City of Erie, and the county name is derived from the Eriez Indians, the earliest inhabitants of the area. Erie County is the only portion of the state of Pennsylvania that was not included in William Penn’s original land grant from King Charles II. The area was purchased by Pennsylvania from the U.S. Government in 1795 for access to its natural harbor.

## **Natural Boundaries**

Crawford County is bordered to the north by Erie County, PA; on the East and South by Mercer County, PA and Venango County, PA; and on the West by Ashtabula County, Ohio and Trumbull County, Ohio.

Erie County is bordered to the north by Lake Erie, and Erie's Presque Isle Bay forms the best natural deepwater harbor in the U.S. Great Lakes region, making the Port of Erie one of the most accessible ports in the region. The community is bordered to the south by Crawford County, PA; to the west by the Ohio state line; and to the east by the New York state line and a small portion of Warren County, PA.

Today, the Crawford County/Erie County community is a major center for plastics, metal working, and machine shops. In fact, Meadville is known as "Tool City". Manufacturing remains strong in the community today, with nearly  $\frac{1}{4}$  of all non-farm workers employed in the industry. The community is a major plastics manufacturing base and has more than 500 diverse manufacturing companies. The community area maintains strong connections to the banks of Lake Erie as well. Millions of dollars have been invested in the Erie waterfront to ensure that the area continues to play a pivotal role in the growth of the area.

Source: <Erie: Economic Resource Guide, P. 12>

***A map showing the geographic boundaries of the proposed community is included at the end of this section.***

## **Common Bond**

The supplemental information presented at the end of this section provides evidence that the Crawford and Erie County area is a well-defined community. We will show that the counties are a contiguous portion of a single political jurisdictions (U.S Congressional Districts 3 and 5); that there are several resident interaction points and opportunities; and information showing that there are numerous major organizations and clubs that serve Crawford County/Erie County community residents and businesses. Due to the area's economy being highly dependent on the industry, residents of Crawford and Erie County have been severely affected by technological advancement and industry decline in recent years.

## Distinct Community Characteristics

### Demographic Overview

<b><u>Demographic Characteristics</u></b>	<b><u>Crawford County</u></b>	<b><u>Erie County</u></b>
Population	90,366	280,843
Median Household Income	\$33,560	\$36,627
Median Age	38.1	36.2
White population	97.0%	89.8%
Hispanic population	0.6%	2.2%
Black population	1.6%	6.1%
Persons Below Poverty	12.8%	12.0%
Population change, 1990-2000	4.9%	1.9%

Source: <http://quickfacts.census.gov>

## Recreation

Due to the rural and urban combination of the proposed area, along with Lake Erie, Conneaut Lake and picturesque beaches, outdoor recreation plays a large role in community interaction. The following is a listing of parks, recreational and cultural opportunities, and lakes located in Crawford/Erie County that promote community interaction:

### **Crawford County**

- Pymatuning State Park (including three marinas, five swimming beaches, and numerous picnic sites and hiking trails).
- Conneaut Lake Park (with a public beach, amusement park, and a full schedule of festivals throughout the year).
- Colonel Crawford Park (111 campsites, a lifeguard protected swimming beach, picnic shelters, and a 6-lane boat ramp).
- Fifteen (15) golf courses, Eight (8) lakes, and convenient access to Lake Erie and several tributary creeks and numerous parks and recreation areas.

### **Erie County**

- Presque Isle State Park with 7 miles of beaches, 11 miles of hiking trails, and a 13-mile paved, Multi-purpose National Recreation Trail.
- Three Yacht Clubs (Erie, Commodore Perry, and Presque Isle) and seven (7) Marinas
- Erie Zoological Park and Botanical Garden of Northwestern PA
- Waldameer Park and WaterWorld (Water Sports Park)

- Twenty-four Beaches (Life Guarded)
- Fifty-four (54) City parks with 128 Public Swimming Pools
- Three lakes in addition to Lake Erie
- The Erie Sea Wolves Minor League Baseball Team (an affiliate of the Detroit Tigers)
- The Erie Otters Hockey Team, part of the Ontario Hockey League
- 5,500 seat Tullio Arena (Ice Shows, Concerts, Circuses)
- Guided tours at the U.S. Brig Niagara
- The Erie Zoo
- Erie County Wine Country
- Erie Downs
- Downtown Erie “Discovery Square”

We have also included supplementary information at the end of this section that details the opportunities to interact recreationally for the residents of the Crawford/Erie County community.

## **Social Interaction**

Opportunities for social interaction are located throughout the Erie County communities. Many of the shared activities and facilities that bring the community residents together offer opportunities for the residents to interact socially. Some of these activities and events include The Erie Playhouse, Erie Philharmonic, the Erie Chamber Orchestra, Meadville’s Academy Theatre and Meadville Academy Theatre.

### **Museums & Historic Places**

The early history and lifestyle in the proposed community area is recorded in local museums. The Crawford/Erie County community offers a variety of historical and other museums to the residents of the community. The following is a partial list of the museums and historic places available in proposed community area:

- Bicentennial Tower
- The Erie Maritime Museum
- ExpERIEence Children’s Museum
- The Erie Art Museum The Vocal Group Hall of Fame and Museum
- General Strong Vincent
- Lakeshore Railway Museum
- North East Historic District
- Presque Isle Lighthouse
- Sommerheim Park Archaeological District
- Warner Theater
- West Park Place
- Meadville’s Academy Theatre and Community Theatre
- Baldwin Reynolds House Museum

- David Mead's Log Cabin (the first permanent settlement in all of Northwestern Pennsylvania)
- The Drake Well Museum and Park
- The Meadville Market House

### **Festivals and Events**

There are many events held during the year to bring citizens of the proposed community together. Please see the supplementary information at the end of this section for a detailed listing of festivals and events held in the Crawford/Erie County community area.

### **Organizations and Clubs**

Numerous clubs and organizations exist within the proposed community area. These clubs provide residents and employers with opportunities for service, social interaction, and professional development. Some of the groups serving the proposed community include:

- Chambers of Commerce. The Erie Area Chamber of Commerce is the major chamber serving the Erie County community (of which Lord FCU is a member). We will also become further involved in local chambers of commerce in Crawford County, i.e., the Meadville-Western Crawford County & Titusville chambers to promote further community involvement and raise credit union awareness throughout the entire community area.
- Civic Organizations. Civic organizations serving the Crawford County/Erie County area include the following: American Business Women's Association, Kiwanis International, League of Women Voters, Lions Club, Literacy International, Masonic Lodge, Rotary International, and the United Way of Erie County.
- The Erie Conference on Community Development. A nonprofit, civic organization of 145 CEO's in Erie County, strives to enhance regional prosperity and a high quality of life for citizens and businesses in Erie County and Northwestern PA. The organization provides and coordinates leadership, facilitates philanthropy, and fosters public/private partnerships to make its vision a reality.
- Other organizations that serve residents of the Crawford/Erie County community include: the Northwest PA Industrial Resource Center (NWIRC). This not-for-profit organization strengthens the local economy by improving smaller manufacturers' performance. NWIRC provides professional services such as workforce development, production process improvement, information technology, high-end engineering, quality systems implementation, strategic planning and analysis, new product development, and funding for improvement projects; the Regional Center for Workforce Excellence, the Northwest Commission, Ben Franklin Technology Partners – Northwest PA, the Northwest PA Area Health Education Center, Gannon University's Small Business

Development Center, and many more. Supplemental information regarding each of these organizations is attached at the end of this section.

## **Shopping**

There are several avenues of shopping available to residents of the proposed community. The main shopping area for the residents of the Crawford/Erie County community is the Millcreek Mall located in Erie (a Metropolitan Statistical Area), with over 150 stores. In addition, the major route of Peach Street has seen extensive development in the past three years, with three large shopping plazas just off of Upper Peach Street including Wal-Mart, Barnes & Noble, Home Depot, Media Play, Target, Lowe's, many smaller retailers, and several restaurants. A separate plaza near the Millcreek Mall annex includes Old Navy, Michael's, Borders Bookstore, SteinMart, and the many restaurants located in the mall and its annex. The Meadville Mall is an available shopping center in Meadville, PA, and the Prime Outlets at Grove City complex (approximately 1 ¼ hour drive for Erie County), has over 140 brand name stores and is one of the largest outlet centers in the U.S. The Erie MSA shopping area is less than a fifty-mile drive for the residents of Crawford County and provides the most accessible major shopping area for the residents of the Crawford County/Erie County community area.

(Sources: <http://www.cityoferiepa.com>; [www.primeoutlets.com](http://www.primeoutlets.com); Erie: Economic Resource 2002, P. 38)

## **Transportation**

The proposed community has a variety of public transportation options. From local transit to air, and rail, this area is a major transportation hub for the Greater Pittsburgh and Cleveland, Ohio metropolitan areas.

### **Local Mass Transit**

Local mass transit is available throughout the Crawford County/Erie County community. The Erie Metropolitan Transit Authority provides bus and shuttle service throughout the city of Erie and limited service in the county. The EMTA public bus service provides wheelchair access on most of its vehicles. The Crawford County Transportation Authority (CATA) provides public transportation to all residents of Crawford County. For a listing of bus routes, please see the transit web sites at [www.catabus.org](http://www.catabus.org).

(Source: <http://www.velocity.net/~kathyzog/transit>)

### **Highway System**

Interstate highways 79, 86, and 90 run through Erie County. Each provides interstate access north-south (79) and east-west (86 & 90). Interstate 79 ends in Erie and connects Erie with the metropolitan area of Pittsburgh, PA within a 2 ½ hour drive. Interstate 90 connects Erie with Cleveland, Ohio (West) and Buffalo, New York (East), each within a 90 minute drive. State Routes 5, 19, 20 and 26 are the major thoroughfares in Erie

County. Interstate highway 79 also runs north through Crawford County and is the main highway that connects the Crawford/Erie County community. Please see the attached map that indicates the traffic flow of each road and its community accessibility.

## **Commercial Transit**

### ***Air***

Erie International Airport, Tom Ridge Field is located just 15 minutes from downtown Erie, serves over 170,000 people annually and meets the flight needs of the majority of the Crawford County/Erie County community. Port Meadville Airport is also located in the community area and meets local flight needs. Pittsburgh International Airport is approximately 120 miles from Erie County, and Cleveland International airport is approximately 90 miles from Erie County, providing additional airport accessibility to the community. Crawford County residents can access Pittsburgh International Airport within a 90-minute drive and Cleveland International Airport within 2 hours.

### ***Water***

The Port of Erie is located on the southeast of Lake Erie and is sheltered by the Presque Isle Peninsula. It lies within 500 miles of 85 million people and offers efficient and cost-effective service to major American and Canadian cities. The port provides easy access to top markets via 35 interstates, four state highways, and two U.S. highways, under the direction of the Erie-Western Pennsylvania Port Authority

(Source: [www.cu.erie.pa.us/community\\_assets](http://www.cu.erie.pa.us/community_assets))

## **Shared Common Facilities**

### **Public Education**

The public school system in the Crawford County/Erie County community area has nineteen (19) school districts with a combined enrollment of 53,920 (28,271 elementary and 25,469 secondary). Specialized and/or educational enrichment programs in the community include:

- The Crawford County/Erie County community private and non-public school systems enrollment totals 7,948 students on the elementary level and 2,447 secondary students in the community. There are 22 elementary schools and three high schools in the Catholic Diocese of Erie. The high schools include Erie Cathedral Prep, Mercyhurst Preparatory School, and Villa Maria Academy.
- Erie County Technical and Specialized Schools include: Northwestern PA Technical Institute, Erie Business Center, Erie County Technical School, Erie

Institute of Technology, Educational Correspondence Training School, Great Lakes Institute of Technology, International Institute of Erie, McAuley Division of Mercyhurst College, Saint Benedict Education Center, triangle Tech, and Tri State Business Institute.

- Crawford County and Erie County Cooperative Extension helps individuals, families, businesses, and communities throughout Pennsylvania. This program is active throughout the state of Pennsylvania, and is an affiliate of Penn State University.
- Erie County Head Start. Provides a comprehensive childcare development program for all of Erie County. Children ages 3-5 are eligible and special needs children are given priority. Services provided are listed in the attached addendum to this section.

(Sources: <<http://pa4h.cas.psu.edu/cenroll00.html>>; <<http://www.eriechamber.com/education>>)

## **Higher Education**

Two four-year colleges public colleges and three private universities maintain campuses within the proposed community. The presence of these institutions indicates the area's commitment to education and participation in programs offered by the colleges and universities further provides opportunities for area residents to interact. Institutions of higher education within the proposed community are as follows:

- Founded in 1815, Allegheny College is located in Meadville, PA, and is a private co-educational institution of 1,900 students offering 30 majors and 46 minors to students from 35 states and 15 countries. Allegheny maintains a historic affiliation with the United Methodist Church.
- Penn State Erie, The Behrend College. Nearly 4,000 students enjoy the resources and opportunities of a major research institution and the advantages of learning in a small university setting. For more than 25 years, the college has offered four-year degrees and currently offers 29 majors and 19 minors on the undergraduate level.
- Edinboro University of Pennsylvania, located in the Erie County community of Edinboro, and is one of 14 universities in the PA state system of higher education. Over 7,500 students attend Edinboro University of PA.
- Gannon University is a private, catholic university located in Erie. Founded in 1925, the more than 3,300 full and part-time students have a choice of 49 bachelor's and 7 associate's degrees, as well as 12 pre-professional program degrees. Gannon also offers 19 graduate degree options at the master's level and offers the only non-medical doctorate – a doctorate in counseling psychology – in northwestern Pennsylvania.
- Mercyhurst College, founded in 1926, enrolls approximately 3,000 students. The college offers forty-three majors and 64 concentrations at the undergraduate level, as well as graduate degrees, two-year degrees, and unique adult programs.
- Lake Erie College of Osteopathic Medicine (LECOM) is a medical college located on a 20-mile campus in Erie.



- Erie County is home to the only school in Pennsylvania funded by the Department of Labor and Industry: CAMTECH, the Center for Advanced Manufacturing and Technology.

(Source: Erie: Economic Resource 2002, P. 45-47)

## **Health Care**

There are several hospitals in the proposed community area offering a variety of services. Hospitals in the community include:

- The Regional Cancer Center. One of three regional cancer centers located in New York, Pennsylvania, and Ohio, and one of the first freestanding community cancer centers in the country, the Erie location delivers major treatment specialties, including medical oncology, radiation oncology, and hematology, in one location.
- HealthSouth rehabilitation Hospital of Erie. Part of HealthSouth, Inc., this 100-bed hospital is a licensed, acute rehabilitation facility. HealthSouth physicians and staff work with patients recovering from injuries as well as those dealing with acute medical conditions like arthritis and multiple sclerosis. The main campus is located in downtown Erie, and satellite facility at Family First Sports Park.
- Hamot Medical Center is a 467-bed tertiary care facility offering services and programs through the expertise and professionalism of a staff of over 2,000. The facility offers residency programs to doctors in training in the areas of family medicine, orthopedic surgery, and clinical pharmacology. Specialized services include: The hamot Heart Institute which brings advanced cardiac technologies and procedures to the county; Hamot's Orthopedic Institute, offering services to those suffering sports-related injuries, stroke or joint placement surgery and includes a Hip and Knee Center; the School of Anesthesia, offering a graduate-level nursing program to those registered nurses who wish to broaden their careers.
- Saint Vincent Health System was established in 1875 as Erie's first hospital. This 450-bed facility is home to heart, surgery, and orthopedic centers which offer specialized care, as well as a maternity center that delivers 2,000 babies per year. More than 400 physicians and a support staff of 2,000 treat thousands of patients every year.
- Other community health care sources include Millcreek Community Hospital, MetroHealth, Veterans Affairs Medical Center, and Erie Shriners Hospital for Children. Please see the attached information at the end of this section for a complete listing of health care facilities in Erie County.
- Meadville Medical Center is a 277-bed hospital for family practice, medicine, surgery, psychiatry, obstetrics, and pediatrics. MMC is a leader in healthcare in Northwestern Pennsylvania with the newest technology, including ultrasound, CT, and MRI services. MMC has a staff of over 100, including 37 medical/surgical specialties and an extensive primary care foundation.

- Titusville Area Hospital is a 95-bed acute care facility located in eastern Crawford County, serving over 50,000 residents in a four-county region.

(Source: Erie: Economic Resource 2002, P. 49-51; [www.aafp.org](http://www.aafp.org); [www.titusvillehospital.org](http://www.titusvillehospital.org))

## **Media**

Local media is a large market in the Erie County area, and the proximity to the Greater Pittsburgh and Cleveland markets enables the proposed community area to be a media rich market. Shared media in the area include the following:

- The Erie Times News is the area's largest local newspaper, and the Meadville Tribune is also a prominent daily newspaper in the community area.
- Television and Radio. Please see the supporting documentation at the end of this section for a detailed listing of television and radio stations in the Erie County community. The City of Erie has FOX, NBC, ABC, PBS, and CBS affiliate television stations.

(Source: <<http://www.ecls.ib.pa.us/media>>)

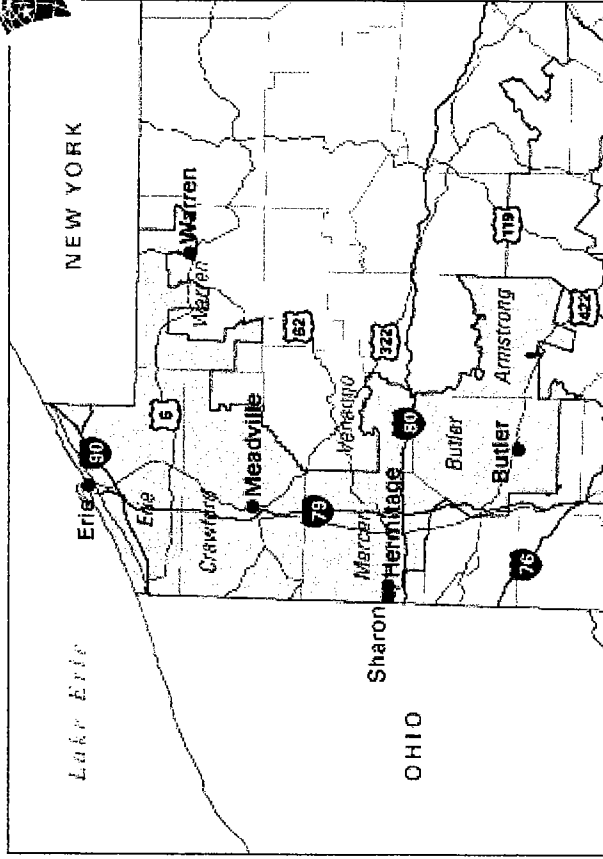
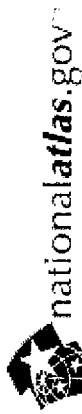
## **Shared Utilities**

Residents in the Crawford County/Erie County community area share the following utilities:

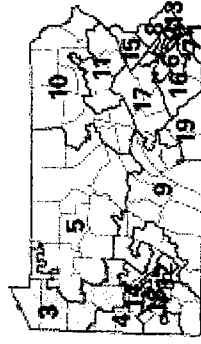
- Adelphia Cable Communications (formerly Armstrong Cable Company)
- Adelphia Business Solutions (Voice, Long Distance, High-Speed Data, and Internet services)
- ALLTELL (Telephone)
- Armstrong Cable and Internet Services (Cable Television and Internet Services)
- Meadville Water Authority (Water)
- Penelec, a FirstEnergy Company (Electric)
- Pennsylvania Power Company (Electric)
- Northwestern Rural Electric Co-operative Association, Inc. (Electric)
- National Fuel Gas Distribution Company (Natural Gas)
- Verizon (Local, Long Distance, Data, and Wireless Services)
- Erie City Water Authority (Water)

Sources: (Erie: Economic Resource Guide 2002, P.33-34; [www.meadvillechamber.com](http://www.meadvillechamber.com))

# Congressional District 3



**3** Congressional District  
Erie County

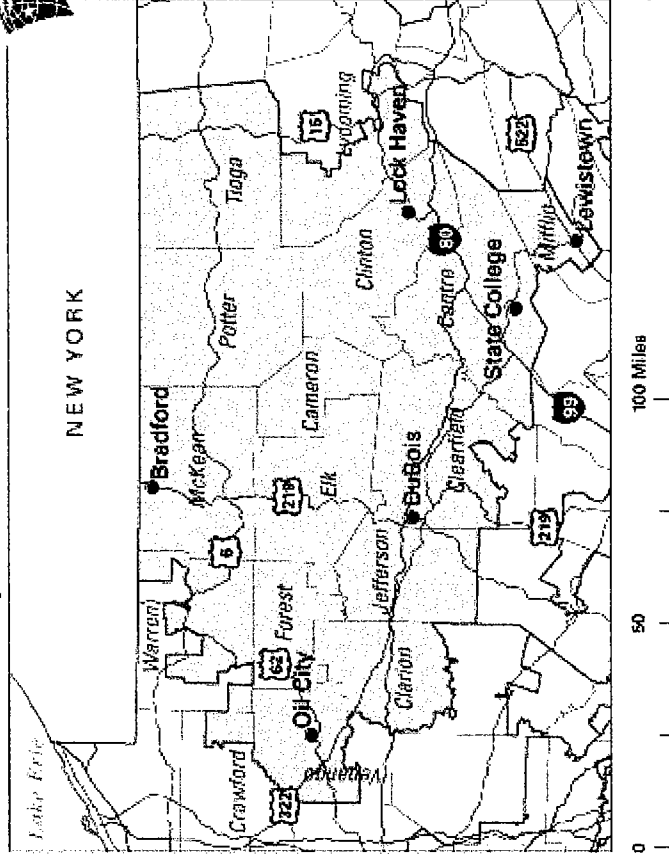


Pennsylvania (19 Districts)

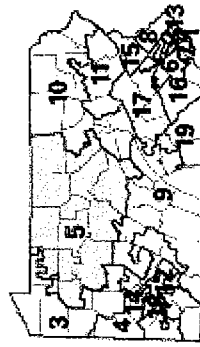
# Congressional District 5



nationalatlas.gov

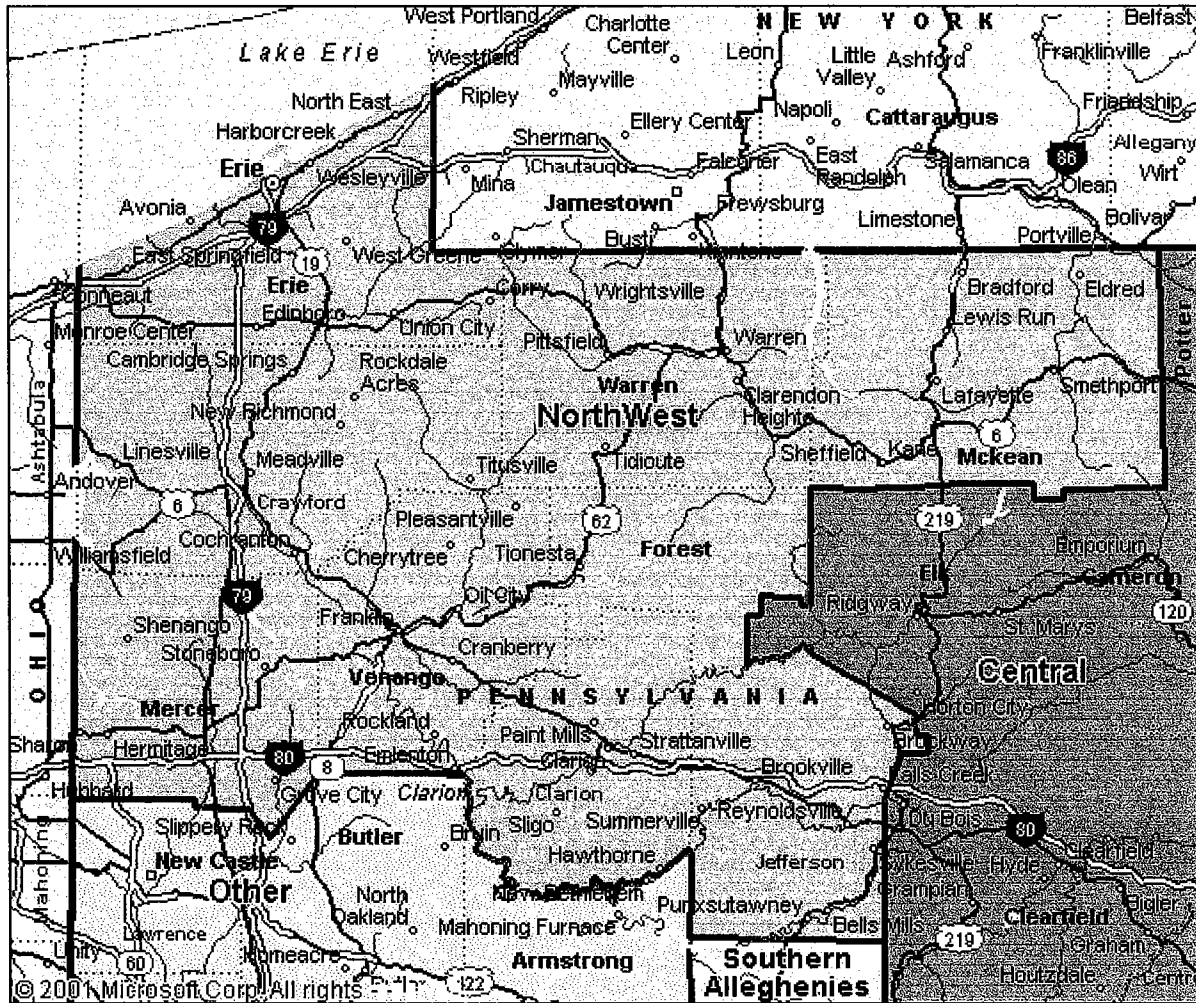


**5** Congressional District  
Potter County



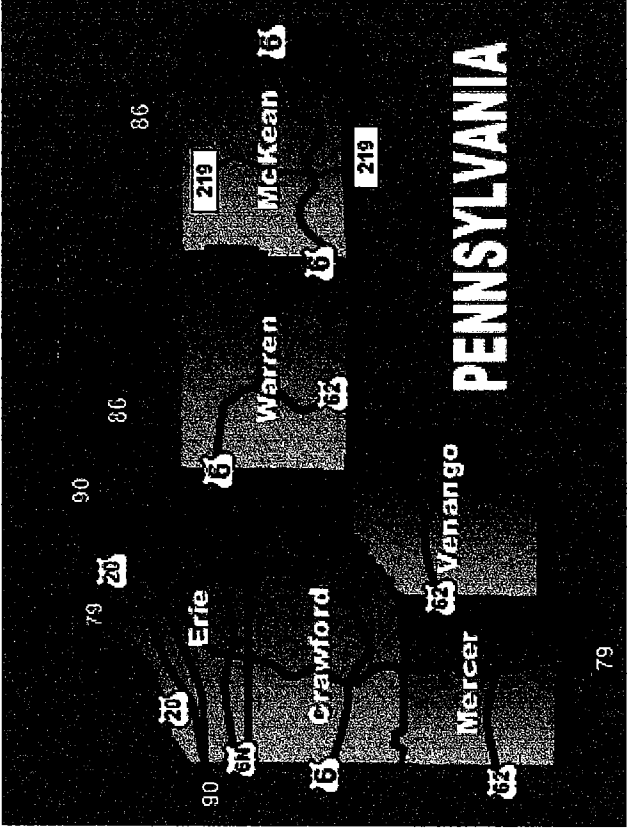
Pennsylvania (19 Districts)

## NorthWest



## Directions

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## FirstEnergy Corp.

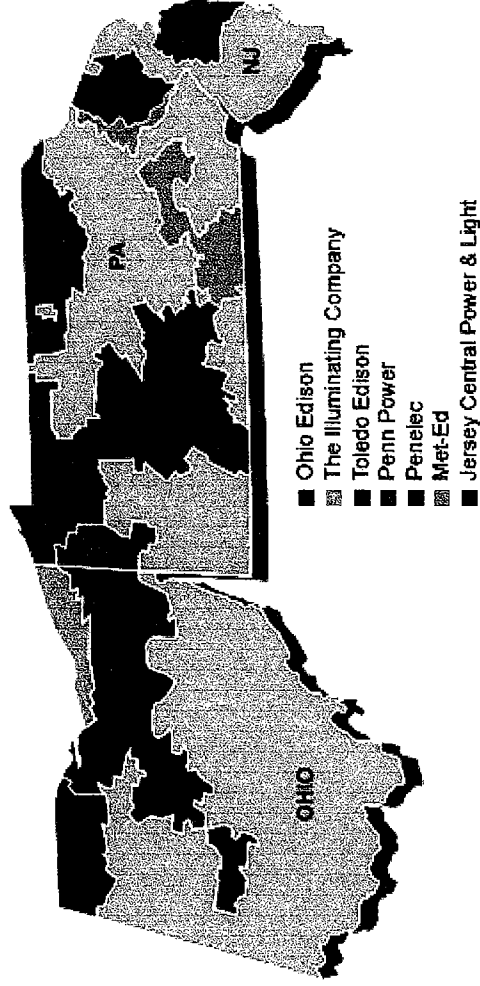
Corporate Vision  
FirstEnergy Generation System



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## Corporate Profile

FirstEnergy Corp. is a registered public utility holding company headquartered in Akron, Ohio. Its seven electric utility operating companies comprise the nation's fourth largest investor-owned electric system, serving 4.3 million customers within 36,100 square miles of Ohio, Pennsylvania and New Jersey. Our **Corporate Vision** is to become the leading retail energy and related services provider in the northeastern quadrant of the United States.



FirstEnergy also provides natural gas service to approximately 150,000 customers in the Midwest and is involved in the exploration and production of oil and natural gas, and the transmission and marketing of natural gas, with resources that include:

- Interests in more than 7,700 oil and gas wells

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- Oil and natural gas drilling rights to nearly one million acres in the Appalachian Basin
- Proved reserves of 450 billion cubic feet equivalent of natural gas and oil - about 90 percent natural gas
- Approximately 5,000 miles of pipelines

FirstEnergy's Facilities Services subsidiaries provide a wide range of services, including heating, ventilating, air conditioning, refrigeration, process piping, plumbing, electrical and facility control systems, and high-efficiency electrotechnologies that help customers be more productive at home and at work.

FirstEnergy also has expanded its Internet and telecommunications technologies to improve customer service, reduce costs and increase revenues. The Company is strategically positioning itself in e-commerce through its nationally recognized interactive Customer Care Web site. And, its FirstEnergy Telecom subsidiary builds, operates and controls telecommunications systems. FirstEnergy also has an ownership in First Communications - a long-distance phone company with more than 35,000 customers.

FirstEnergy's mailing address is:

**FirstEnergy Corp.  
76 South Main Street  
Akron, Ohio 44308**

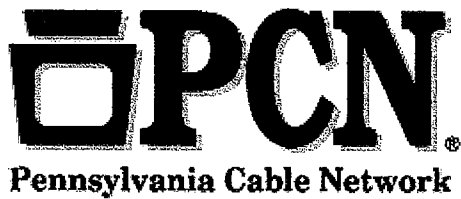
### **Here's a brief look at FirstEnergy**

- 4.3 million customers
- 36,100-square-mile service area in Ohio, Pennsylvania and New Jersey
- More than \$12 billion in annual revenues and more than \$34 billion in assets
- Approximately 13,000 megawatts of generating capacity
- 14,700 miles of transmission lines, and 103 interconnections with 14 electric systems

### **Strategic Location**

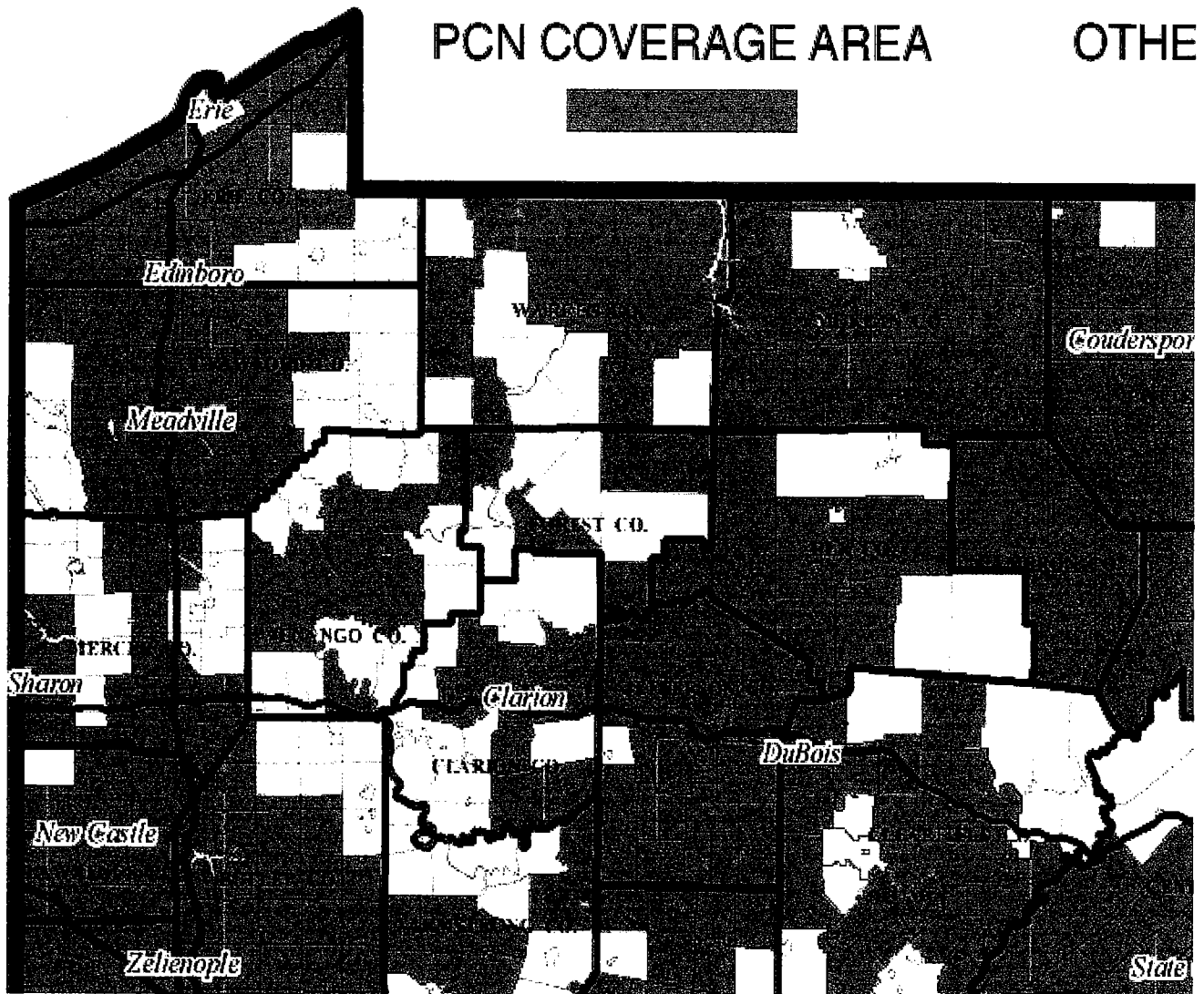
FirstEnergy's service area is within a 500-mile radius of one-half of the U.S. population





# STATE LEADER

## PCN Coverage Map -- Northern Pennsylvania



[For a more detailed representation of SOUTHERN PENNSYLVANIA, click here.](#)

[To return to the PCN carriage map showing the entire state of Pennsylvania, click here.](#)

[To see a list of PCN-participating cable companies and channel designations, click here.](#)

[To return to PCN's home page, click here.](#)

# Residence County to Workplace County Flows for Pennsylvania Sorted by Residence State and County

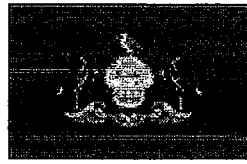
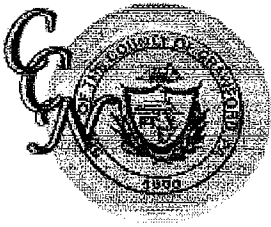
Res State	Res County	Res (C)MSA	Res PMSA	Residence State- County Name	Work State	Work County	Work (C)MSA	Work PMSA	Workplace State-County Name	Count
42	001	9999	9999	Adams Co. PA	001	073	1000	9999	Jefferson Co. AL	1
42	001	9999	9999	Adams Co. PA	004	013	6200	9999	Maricopa Co. AZ	3
42	001	9999	9999	Adams Co. PA	006	037	4472	4480	Los Angeles Co. CA	2
42	001	9999	9999	Adams Co. PA	008	001	2082	2080	Adams Co. CO	6
42	001	9999	9999	Adams Co. PA	011	001	8872	8840	District of Columbia DC	91
42	001	9999	9999	Adams Co. PA	012	061	9999	9999	Indian River Co. FL	12
42	001	9999	9999	Adams Co. PA	013	313	9999	9999	Whitfield Co. GA	11
42	001	9999	9999	Adams Co. PA	017	031	1602	1600	Cook Co. IL	9
42	001	9999	9999	Adams Co. PA	024	003	8872	0720	Anne Arundel Co. MD	187
42	001	9999	9999	Adams Co. PA	024	005	8872	0720	Baltimore Co. MD	572
42	001	9999	9999	Adams Co. PA	024	013	8872	0720	Carroll Co. MD	1,867
42	001	9999	9999	Adams Co. PA	024	017	8872	8840	Charles Co. MD	19
42	001	9999	9999	Adams Co. PA	024	021	8872	8840	Frederick Co. MD	1,722
42	001	9999	9999	Adams Co. PA	024	025	8872	0720	Harford Co. MD	42
42	001	9999	9999	Adams Co. PA	024	027	8872	0720	Howard Co. MD	155
42	001	9999	9999	Adams Co. PA	024	031	8872	8840	Montgomery Co. MD	312
42	001	9999	9999	Adams Co. PA	024	033	8872	8840	Prince George's Co. MD	50
42	001	9999	9999	Adams Co. PA	024	035	8872	0720	Queen Anne's Co. MD	3
42	001	9999	9999	Adams Co. PA	024	043	8872	3180	Washington Co. MD	195
42	001	9999	9999	Adams Co. PA	024	510	8872	0720	Baltimore city MD	270
42	001	9999	9999	Adams Co. PA	025	027	*	*	Worcester Co. MA	4
42	001	9999	9999	Adams Co. PA	026	125	2162	2160	Oakland Co. MI	2
42	001	9999	9999	Adams Co. PA	027	053	5120	9999	Hennepin Co. MN	1
42	001	9999	9999	Adams Co. PA	029	169	9999	9999	Pulaski Co. MO	1
42	001	9999	9999	Adams Co. PA	032	003	4120	9999	Clark Co. NV	2
42	001	9999	9999	Adams Co. PA	034	005	6162	6160	Burlington Co. NJ	2
42	001	9999	9999	Adams Co. PA	034	023	5602	5015	Middlesex Co. NJ	3
42	001	9999	9999	Adams Co. PA	034	027	5602	5640	Morris Co. NJ	2
42	001	9999	9999	Adams Co. PA	034	039	5602	5640	Union Co. NJ	2
42	001	9999	9999	Adams Co. PA	036	111	9999	9999	Ulster Co. NY	8
42	001	9999	9999	Adams Co. PA	036	117	6840	9999	Wayne Co. NY	7
42	001	9999	9999	Adams Co. PA	036	119	5602	5600	Westchester Co. NY	2
42	001	9999	9999	Adams Co. PA	040	023	9999	9999	Choctaw Co. OK	6
42	001	9999	9999	Adams Co. PA	042	001	9999	9999	Adams Co. PA	24,495
42	001	9999	9999	Adams Co. PA	042	003	6280	9999	Allegheny Co. PA	8
42	001	9999	9999	Adams Co. PA	042	009	9999	9999	Bedford Co. PA	6
42	001	9999	9999	Adams Co. PA	042	011	6680	9999	Berks Co. PA	26
42	001	9999	9999	Adams Co. PA	042	013	0280	9999	Blair Co. PA	16
42	001	9999	9999	Adams Co. PA	042	017	6162	6160	Bucks Co. PA	28

42	039	9999	9999	9999	039	055	1692	1680	Geauga Co. OH	26
42	039	9999	9999	9999	039	081	8080	9999	Jefferson Co. OH	2
42	039	9999	9999	9999	039	085	1692	1680	Lake Co. OH	36
42	039	9999	9999	9999	039	089	1840	9999	Licking Co. OH	2
42	039	9999	9999	9999	039	095	8400	9999	Lucas Co. OH	14
42	039	9999	9999	9999	039	099	9320	9999	Mahoning Co. OH	58
42	039	9999	9999	9999	039	103	1692	1680	Medina Co. OH	4
42	039	9999	9999	9999	039	123	9999	9999	Ottawa Co. OH	4
42	039	9999	9999	9999	039	133	1692	0080	Portage Co. OH	8
42	039	9999	9999	9999	039	137	9999	9999	Putnam Co. OH	4
42	039	9999	9999	9999	039	151	1320	9999	Stark Co. OH	4
42	039	9999	9999	9999	039	153	1692	0080	Summit Co. OH	9
42	039	9999	9999	9999	039	155	9320	9999	Trumbull Co. OH	108
42	039	9999	9999	9999	039	167	6020	9999	Washington Co. OH	4
42	039	9999	9999	9999	039	173	8400	9999	Wood Co. OH	2
42	039	9999	9999	9999	042	003	6280	9999	Allegheny Co. PA	194
42	039	9999	9999	9999	042	005	9999	9999	Armstrong Co. PA	5
42	039	9999	9999	9999	042	007	6280	9999	Beaver Co. PA	16
42	039	9999	9999	9999	042	009	9999	9999	Bedford Co. PA	4
42	039	9999	9999	9999	042	013	0280	9999	Blair Co. PA	8
42	039	9999	9999	9999	042	015	9999	9999	Bradford Co. PA	4
42	039	9999	9999	9999	042	017	6162	6160	Bucks Co. PA	2
42	039	9999	9999	9999	042	019	6280	9999	Butler Co. PA	97
42	039	9999	9999	9999	042	025	0240	9999	Carbon Co. PA	1
42	039	9999	9999	9999	042	027	8050	9999	Centre Co. PA	10
42	039	9999	9999	9999	042	031	9999	9999	Clarion Co. PA	74
42	039	9999	9999	9999	042	033	9999	9999	Clearfield Co. PA	2
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42	039	9999	9999	9999	042	039	9999	9999	Crawford Co. PA	30,179
42	039	9999	9999	9999	042	041	3240	9999	Cumberland Co. PA	4
42	039	9999	9999	9999	042	043	3240	9999	Dauphin Co. PA	9
42	039	9999	9999	9999	042	047	9999	9999	Elk Co. PA	4
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42	039	9999	9999	9999	042	051	6280	9999	Fayette Co. PA	6
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42	039	9999	9999	9999	042	055	9999	9999	Franklin Co. PA	6
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42	039	9999	9999	9999	042	077	0240	9999	Lehigh Co. PA	2

42	039	9999	9999	9999	9999	042	079	7560	9999	Luzerne Co. PA	2
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42	039	9999	9999	9999	9999	042	085	7610	9999	Mercer Co. PA	1,393
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42	039	9999	9999	9999	9999	042	123	9999	9999	Warren Co. PA	162
42	039	9999	9999	9999	9999	042	125	6280	9999	Washington Co. PA	17
42	039	9999	9999	9999	9999	042	127	9999	9999	Wayne Co. PA	2
42	039	9999	9999	9999	9999	042	129	6280	9999	Westmoreland Co. PA	29
42	039	9999	9999	9999	9999	042	133	9280	9999	York Co. PA	2
42	039	9999	9999	9999	9999	047	037	5360	9999	Davidson Co. TN	3
42	039	9999	9999	9999	9999	048	029	7240	9999	Bexar Co. TX	3
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42	039	9999	9999	9999	9999	048	439	1922	2800	Tarrant Co. TX	4
42	039	9999	9999	9999	9999	051	061	8872	8840	Fauquier Co. VA	2
42	039	9999	9999	9999	9999	051	830	5720	9999	Williamsburg city VA	8
42	039	9999	9999	9999	9999	054	039	1480	9999	Kanawha Co. WV	1
42	039	9999	9999	9999	9999	054	069	9000	9999	Ohio Co. WV	2
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42	041	3240	9999	9999	9999	005	119	4400	9999	Pulaski Co. AR	9
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42	041	3240	9999	9999	9999	006	073	7320	9999	San Diego Co. CA	6
42	041	3240	9999	9999	9999	011	001	8872	8840	District of Columbia DC	10
42	041	3240	9999	9999	9999	012	115	7510	9999	Sarasota Co. FL	6
42	041	3240	9999	9999	9999	013	217	0520	9999	Newton Co. GA	6
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42	041	3240	9999	9999	9999	018	097	3480	9999	Marion Co. IN	23
42	041	3240	9999	9999	9999	019	193	7720	9999	Woodbury Co. IA	6
42	041	3240	9999	9999	9999	022	071	5560	9999	Orleans Parish LA	5
42	041	3240	9999	9999	9999	024	003	8872	0720	Anne Arundel Co. MD	19
42	041	3240	9999	9999	9999	024	005	8872	0720	Baltimore Co. MD	39
42	041	3240	9999	9999	9999	024	013	8872	0720	Carroll Co. MD	7
42	041	3240	9999	9999	9999	024	021	8872	8840	Frederick Co. MD	35
42	041	3240	9999	9999	9999	024	025	8872	0720	Harford Co. MD	6
42	041	3240	9999	9999	9999	024	027	8872	0720	Howard Co. MD	5
42	041	3240	9999	9999	9999	024	031	8872	8840	Montgomery Co. MD	24
42	041	3240	9999	9999	9999	024	033	8872	8840	Prince George's Co. MD	9
42	041	3240	9999	9999	9999	024	043	8872	3180	Washington Co. MD	131

42	041	3240	9999	Cumberland Co. PA	024	047	9999	9999	Worcester Co. MD	6
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42	041	3240	9999	Cumberland Co. PA	025	017	*	*	Middlesex Co. MA	9
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42	041	3240	9999	Cumberland Co. PA	026	163	2162	2160	Wayne Co. MI	22
42	041	3240	9999	Cumberland Co. PA	029	099	7040	9999	Jefferson Co. MO	15
42	041	3240	9999	Cumberland Co. PA	031	055	5920	9999	Douglas Co. NE	13
42	041	3240	9999	Cumberland Co. PA	031	109	4360	9999	Lancaster Co. NE	9
42	041	3240	9999	Cumberland Co. PA	031	153	5920	9999	Sarpy Co. NE	3
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42	041	3240	9999	Cumberland Co. PA	034	027	5602	5640	Morris Co. NJ	2
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42	041	3240	9999	Cumberland Co. PA	039	169	9999	9999	Wayne Co. OH	6
42	041	3240	9999	Cumberland Co. PA	039	173	8400	9999	Wood Co. OH	8
42	041	3240	9999	Cumberland Co. PA	041	005	6442	6440	Clackamas Co. OR	8
42	041	3240	9999	Cumberland Co. PA	042	001	9999	9999	Adams Co. PA	683
42	041	3240	9999	Cumberland Co. PA	042	003	6280	9999	Allegheny Co. PA	52
42	041	3240	9999	Cumberland Co. PA	042	007	6280	9999	Beaver Co. PA	2
42	041	3240	9999	Cumberland Co. PA	042	009	9999	9999	Bedford Co. PA	7
42	041	3240	9999	Cumberland Co. PA	042	011	6680	9999	Berks Co. PA	84
42	041	3240	9999	Cumberland Co. PA	042	013	0280	9999	Blair Co. PA	20
42	041	3240	9999	Cumberland Co. PA	042	017	6162	6160	Bucks Co. PA	17
42	041	3240	9999	Cumberland Co. PA	042	027	8050	9999	Centre Co. PA	44
42	041	3240	9999	Cumberland Co. PA	042	029	6162	6160	Chester Co. PA	53

42	049	2360	9999	Erie Co. PA	036	101	9999	9999	Steuben Co. NY	6
42	049	2360	9999	Erie Co. PA	036	119	5602	5600	Westchester Co. NY	4
42	049	2360	9999	Erie Co. PA	037	081	3120	9999	Guilford Co. NC	16
42	049	2360	9999	Erie Co. PA	039	007	1692	1680	Ashtabula Co. OH	569
42	049	2360	9999	Erie Co. PA	039	035	1692	1680	Cuyahoga Co. OH	137
42	049	2360	9999	Erie Co. PA	039	039	9999	9999	Defiance Co. OH	5
42	049	2360	9999	Erie Co. PA	039	041	1840	9999	Delaware Co. OH	5
42	049	2360	9999	Erie Co. PA	039	043	9999	9999	Erie Co. OH	1
42	049	2360	9999	Erie Co. PA	039	047	9999	9999	Fayette Co. OH	2
42	049	2360	9999	Erie Co. PA	039	049	1840	9999	Franklin Co. OH	18
42	049	2360	9999	Erie Co. PA	039	055	1692	1680	Geauga Co. OH	12
42	049	2360	9999	Erie Co. PA	039	061	1642	1640	Hamilton Co. OH	15
42	049	2360	9999	Erie Co. PA	039	085	1692	1680	Lake Co. OH	62
42	049	2360	9999	Erie Co. PA	039	093	1692	1680	Lorain Co. OH	11
42	049	2360	9999	Erie Co. PA	039	095	8400	9999	Lucas Co. OH	2
42	049	2360	9999	Erie Co. PA	039	099	9320	9999	Mahoning Co. OH	6
42	049	2360	9999	Erie Co. PA	039	103	1692	1680	Medina Co. OH	13
42	049	2360	9999	Erie Co. PA	039	123	9999	9999	Ottawa Co. OH	11
42	049	2360	9999	Erie Co. PA	039	133	1692	0080	Portage Co. OH	5
42	049	2360	9999	Erie Co. PA	039	153	1692	0080	Summit Co. OH	19
42	049	2360	9999	Erie Co. PA	039	155	9320	9999	Trumbull Co. OH	43
42	049	2360	9999	Erie Co. PA	039	161	9999	9999	Van Wert Co. OH	2
42	049	2360	9999	Erie Co. PA	039	173	8400	9999	Wood Co. OH	10
42	049	2360	9999	Erie Co. PA	042	003	6280	9999	Allegheny Co. PA	332
42	049	2360	9999	Erie Co. PA	042	005	9999	9999	Armstrong Co. PA	16
42	049	2360	9999	Erie Co. PA	042	007	6280	9999	Beaver Co. PA	12
42	049	2360	9999	Erie Co. PA	042	013	0280	9999	Blair Co. PA	7
42	049	2360	9999	Erie Co. PA	042	017	6162	6160	Bucks Co. PA	4
42	049	2360	9999	Erie Co. PA	042	019	6280	9999	Butler Co. PA	56
42	049	2360	9999	Erie Co. PA	042	027	8050	9999	Centre Co. PA	13
42	049	2360	9999	Erie Co. PA	042	031	9999	9999	Clarion Co. PA	9
42	049	2360	9999	Erie Co. PA	042	033	9999	9999	Clearfield Co. PA	8
42	049	2360	9999	Erie Co. PA	042	037	7560	9999	Columbia Co. PA	7
42	049	2360	9999	Erie Co. PA	042	039	9999	9999	Crawford Co. PA	1,262
42	049	2360	9999	Erie Co. PA	042	041	3240	9999	Cumberland Co. PA	24
42	049	2360	9999	Erie Co. PA	042	043	3240	9999	Dauphin Co. PA	24
42	049	2360	9999	Erie Co. PA	042	045	6162	6160	Delaware Co. PA	7
42	049	2360	9999	Erie Co. PA	042	049	2360	9999	Erie Co. PA	122,021
42	049	2360	9999	Erie Co. PA	042	051	6280	9999	Fayette Co. PA	11
42	049	2360	9999	Erie Co. PA	042	053	9999	9999	Forest Co. PA	10
42	049	2360	9999	Erie Co. PA	042	055	9999	9999	Franklin Co. PA	38
42	049	2360	9999	Erie Co. PA	042	063	9999	9999	Indiana Co. PA	19
42	049	2360	9999	Erie Co. PA	042	071	4000	9999	Lancaster Co. PA	2
42	049	2360	9999	Erie Co. PA	042	073	9999	9999	Lawrence Co. PA	28
42	049	2360	9999	Erie Co. PA	042	075	3240	9999	Lebanon Co. PA	1



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## County History

Twelve years before Crawford County was partitioned from Allegheny County and his nine adventurers arrived in French Creek Valley and camped on the sk Run. Jonathan Titus made a permanent settlement of Oil Creek four years before

The Legislature on the March 12, 1800, passed an act separating Crawford, Mercer, Warren, and Erie counties from the territory of Allegheny County, which were temporarily one county under the name of Crawford. Three trustees were appointed for each county, those for Crawford being David Mead, Frederick Haymaker, and James Erie, Mercer, Venango, and Warren were organized as separate counties.

Crawford County was named in honor of Colonel William Crawford who was defender of the white settlers from the attacks of Indians. He was finally captured by Indians while in command of an expedition returning from Sandusky, Ohio and he died.

The act of March 12, 1800, provided that the County seat of Crawford County be the town of Meadville on condition that it raised \$4,000 for a seminary of learning for twelve months. Meadville then had less than fifty families but within two days \$470 of the stipulated amount was subscribed by its citizens and the Academy became a reality. The school which started with two rooms grew and continued until 1861 when it was transferred to the Board of Control of the Public Schools.

The first court was held July 6, 1800, in a room on the second floor of the Wilcox residence on Water Street, with Associate Judges David Mead and John Kelsch. Thomas R. Kennedy, prothonotary, and Henry Baldwin, deputy prosecuting attorney. Five suits were brought to the first term proving that frontier life was not one of constant danger and amity. Court was held there until 1805 when it was moved to a new building on the east side of Diamond Park. A contract was awarded to William Disk to build a courthouse. The building was constructed of logs with a total area of about thirty-five feet by thirty feet. The upper story served as the courtroom with an outside double stairway. Below, there were two rooms in the rear with residence for the jailor in front. The jail yard located behind the building was enclosed with a stockade of round timber sixteen feet high.

In 1824, construction of a new courthouse was started on the east side of Diamond Park located on the north half of the present site, and was completed in 1828. It was a building with a Doric temple front consisting of four columns and surmounted by a pediment. It was a two story building, the county offices located in the front and the rear of the building. In 1833, an eight hundred pound bell was purchased for the belfry. When rung, it could be heard at a distance of seven miles. This building

1867 when it was removed to make room for the present courthouse. During this period the courts were held in the Richmond Block on Chestnut Street with the officials occupying rented offices. The present courthouse which was started in 1867 and completed two years later, has served the county for one hundred and was dedicated January 6th, 1870.

In the early years, religious services were held in community residences or in buildings. The first church buildings served groups of multiply faiths until each numbers to erect its own church. Between 1800 and 1830 Presbyterians, Methodist Lutherans, Episcopalians, and Unitarians established churches in Meadville, and several of the smaller settlements. Later came the Baptists, Evangelical, Reformed Catholics, and Congregationalists. More recently the Christian Science and Seventh Day groups were organized. The many fine churches located throughout the county show the devotion and spiritual life of its residents.

One of the things which interested all the people in the west was news of the country. Living as a pioneer in northwestern Pennsylvania had many disadvantages. On October 1805, the first issue of the Crawford Weekly Messenger came off the press of W. Brendle. There was a group of Meadville citizens on hand to watch the birth of the newspaper -- the fifth newspaper started west of the Allegheny Mountains.

Thomas Atkinson, the editor, was an intelligent and fearless man interested in the community and the surrounding country. He held a number of public offices and was eager to lend his active support to any movement for the betterment of the settlement. His paper brought the news of the world to the citizens of Crawford County. He continued to publish his paper for nearly thirty years. A complete file has been preserved which contains valuable information about the conditions which existed during the early time of the people of those days. For further information, contact the Crawford County Historical Society at (814) 724-6080.

An express from Harrisburg, September 14, 1812, ordered Brigade Inspector Thomas to his quota of 2,000 men from the counties west of the Allegheny Mountains, including Crawford and Meadville. Instructions to accept companies of Pennsylvania volunteers were given. Ground for a camp in Meadville was offered by Samuel Lord. The camp extended from Terrace Street to the present location of Allegheny College. Inaction produced depredations connected with camp life. Shortly before the troops departed for the war, they were court-martialed and drummed out of camp with a wreath of onions around their necks.

The command on Lake Erie was assigned to Lieutenant Oliver Hazard Perry in March, 1813. In July, six enemy vessels appeared outside the harbor. For a message to General Mead in Meadville for more troops and Mead published in the Crawford Weekly Messenger for men to defend their country. There was an immediate response by the citizens of Crawford County and large numbers of men left Meadville the same afternoon, marching all night to arrive in Erie the next morning. The news of the victory was published in the Crawford Weekly Messenger on September 22, 1813, with great relief and rejoicing throughout the county.

Scarcity of money and lack of banking facilities in the early eighteen hundred years retarded the development of business in northwestern Pennsylvania. To remedy the situation the Western Bank of Pennsylvania was organized in 1814. It opened for business in Meadville.



January in Meadville with Samuel B. Magaw, president, and Joseph Morrison shares of shocks were divided, 1,000 each to Crawford, Erie, and Mercer, and Venango and Warren counties. The bank had a successful career but was crippled by financial troubles of 1820 and liquidated two years later with John Reynolds as receiver. Under his efficient management, stockholders were reimbursed in full and the institution was redeemed.

On his journey through the west in search of a place to establish a collegiate institution, Reverend Timothy Alden arrived in Meadville where his cousin Major Roger was living. A meeting was held in the courthouse on the evening of June 20, 1815, attended by most of the prominent citizens of the town. At this meeting Allegheny College was organized with Timothy Alden as president. The cornerstone of Bentley Hall was laid on July 5, 1820, amid pomp and ceremony with public rejoicing, but it was not completed until several years later. Notwithstanding the financial and other difficulties in its early history, the college was kept open mainly through the will and efforts of Timothy Alden. It is now ranked as one of the best small colleges in the nation.

The Commonwealth encouraged canals and toll roads through the Legislature's incorporation of companies to build them and by liberal appropriations to assist their construction and upkeep, just as it does today for roads and schools.

French Creek flows through Crawford County from north to south. It was the main shipping route for local lumber and New York State salt to the market in Pittsburgh. Thousands of barrels of salt loaded on arks or keel boats passed through the county when the creek was in flood stage. The only other means of transportation in those days was by horse and wagon. The answer to the crying need for better transportation seemed at hand in 1820 when Douglass suggested forcing the waters of French Creek to raise the water level of Conneaut Lake. The French Creek Feeder of the Beaver and Erie Canal would raise the water level to assure a sufficient depth to get canal boats over the summit and north to Erie. Conneaut Lake reservoir when full was 510 feet above Lake Erie and in the fall between them there were 72 locks. The Beaver and Erie Canal crossed the western end of Crawford County from north to south and was the first transportation route completed, other than turnpike toll roads, in the county.

The following August when word spread that the Feeder Canal would be built, Meadville planned a celebration for the breaking ground. On Monday, August 14, 1820, people assembled in Diamond Park and formed a procession. They marched down Chestnut Street, up Water Street, then north on the French Creek Road (Terrace Street) opposite Tanner White's house. After a prayer by Reverend T. Alden and an oration by Baldwin, Jr., Robert Fitz Randolph and Cornelius Van Horne "broke ground." The procession formed and proceeded to Lord's spring where they partook of a cold drink from a stove in a barrel of whiskey. The procession then returned to Diamond Park and was disbanded in high spirits.

The French Creek Feeder, which obtained its water from French Creek at Bentley Hall, followed the east bank of the creek south to Meadville and at the north end of town took a south easterly course through the town, crossing Chestnut Street at a point between Market Street and Park Avenue. Below Meadville it paralleled the Cochran Road (Route 322) for over six miles to Shaws Landing before turning west to cross French Creek by the aqueduct and then continuing on to Conneaut Lake. The Feeder Canal was

22 miles long. Raising the level of Conneaut Lake necessitated the overflowing hundred acres of land, which were condemned and damages paid by the State. The canal over French Creek was completed in 1830. The Canal was completed in 1834 and began operating between Bemustown Dam and Conneaut Lake.

By 1843, a little more than 97 miles of the main canal had been built from Conneaut Lake and 49 miles had been completed from Conneaut Lake to Erie. Over \$211,000 more was required to complete the 39 miles necessary to reach Pittsburgh. Apparently the State became tired of its undertaking and in 1843 the Legislature passed an Act incorporating the Erie Canal Company. It gave the company the canal at its then stage of completion. The Erie Canal Company completed the canal and navigation was officially opened in 1846. It was profitable for more than twenty years until railroad competition arose. The canal was abandoned in 1872.

In 1876, all the property of the Erie Canal Company was sold at Sheriff's sale. The lake level was lowered to its natural level, and the property around it which had been overvested in the Conneaut Lake Ice Company. The company engaged in the cutting of natural ice for distribution during the ensuing summers to towns and cities in the area. The Ice Company originally claimed the title to the lake, as well as the land surrounding it on the theory that it had been owned by the Canal Company which was vested in the Ice Company. It was not until 1906 that the courts adjudicated that the Lake was a navigable body of water and was public property owned by the Commonwealth of Pennsylvania. The Commonwealth assumed jurisdiction and control and has since maintained the legal level of the lake at 1,073 feet above sea level, its original level.

The Meadville-Waterford-Erie Turnpike, constructed 1806-1809, was a useful route for commerce for thirty-five years, until it was abandoned to the townships it traversed. It became a part of the Susquehanna and Waterford Turnpike, which was authorized and built 1818-1824. It extended from the Susquehanna River in Clearfield County to Brookville, Clarion, Franklin, and Meadville to Erie. Toll gates were located at several miles along its course. It was abandoned in 1845.

The Mercer and Meadville Turnpike Company was incorporated in 1817 and completed in 1821. It is still known to county residents as the Mercer Pike. It runs from Meadville over the Mercer Street bridge, through Kerrtown, over Kennedy Hill southward to Sheakleyville where the Perry Highway (Route 19) enters and follows it to Mercer.

On August 29, 1859, it became known that Colonel E. L. Drake had successfully drilled a well which produced oil. The citizens of Titusville and eastern Crawford County wondered what that would mean to the community and the world. The availability in quantity of a lubricant than ever before made the rapid development of machines and the speed of manufacturing possible. With the production of gasoline, the automobile became a means of transportation and changed the lives of people. This new method of obtaining oil brought Titusville prosperity, railroads, and fame.

The lack of adequate shipping facilities had always been a problem in the development of manufacturing and the sending of county produce to outside markets. There was

excitement when the Atlantic and Great Western Railway of Pennsylvania (now the Erie Railroad) was completed into Meadville in October 1862. With Meadville part of the main line way between New York and Chicago, the railroad opened a wide area of market for Crawford County. The project of a railroad took active form in 1850 but it was not until 1862 and principally through the efforts of William Reynolds, John Dick, Gaylord (C) and James J. Shryock, that it was accomplished. Constructed during the Civil War such an undertaking met with many obstacles and opposition at home. It was not until 1862 that it was accomplished through aid from Europe. The steel rails for the railroad were shipped from England.

The Pittsburgh and Erie Railroad was completed thru Linesville to Conneautville and a branch railroad from Corry through Titusville to Oil City transversed the eastern end of Crawford County. It was completed in 1862, early in the oil industry's history. The Meadville and Linesville Railroad, built entirely with local capital, was constructed in 1881. It was later leased by and became a part of the Bessemer and Lake Erie Railroad. The Pittsburgh and Erie, Shenango, and Lake Erie Railroad extended its lines through Crawford County in 1892, largely built on the toepath of the old Erie Canal. Today these lines are part of the Norfolk and Southern Railway.

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Discontent with the conventional system of nominating candidates for assembly and county officers had been growing among the Democratic voters of Crawford County since 1842. To promote harmony in the party, a meeting was called in Meadville on September 9, 1842, to revise and amend the method of selecting candidates. The new rules produced satisfactory results so the leaders called a county meeting on August 9th. Their attendance and the deliberations resulted in the direct primary method of nominating candidates. It was agreed that the voters should go to the polls on September 9th and vote directly for their choice of the candidates for the different offices. The results of the election in each district would then be submitted on September 13th to the Democratic County Convention which counted the ballots. The candidates with the highest number of votes at each election became party nominees. In this way each person's vote directly influenced the elections. Within seven years, "The Crawford County System" had become famous and other counties favored its adoption. Eventually the direct primary system spread from state to state throughout the nation.

When Crawford County was organized in 1800 it had a population of 2,346. Its population continued to slowly but steadily advance and by 1990 the census showed 23,000 people. Agriculture, which was originally the sole industry of the county, still attracts the attention of a large portion of the rural population. Industrial enterprises gradually developed in Meadville, Titusville, and nearly all the boroughs. They continue to provide employment. In 1913, Colonel Lewis Walker brought a small and faltering business known as the Automatic Hook and Eye Company from Hoboken, NJ to Meadville. The fabulous growth of this company, later known as the Hookless Fastener Company, Inc. made Meadville the "zipper" capital of the world.

The business stability of the county is materially reinforced by thriving resorts and recreational facilities provided by Conneaut Lake, the Pymatuning Reservoir, and Springs, and Canadohta Lake attract thousands of summer visitors. The woods of the entire county furnish good hunting and fishing to the natives as well as the addition of a four-lane highway, Interstate 79, in the early 1970's has made Crawford County easily accessible.

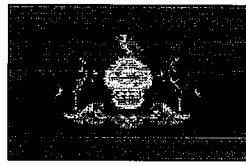
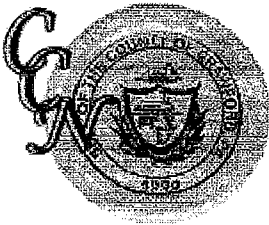
The geography of the western part of Crawford County experienced a substantial result of an Act of Assembly passed in 1913. It initiated the construction of the Pymatuning Reservoir and resulted in the development of a lake between Pennsylvania and Ohio with a shore line of 71 miles. It has secured the highly industrialized Valley in Mercer and Lawrence counties with an adequate supply of water year-round. The Pymatuning Reservoir and the Pymatuning Dam, which regulates the flow of water, was completed in 1935.

Crawford County, which is one of the largest counties territorially in the Commonwealth of Pennsylvania, consists of two third-class cities, fourteen boroughs, and thirty-third class townships. The latter municipalities have interesting names which may be divided into three general categories. First there are the Greek classics such as Athens, Rome, Steuben, and Troy; next there is a group of townships to which Indian names have been given, as Conneaut, Cussewago, Shenango, and Venango. The third class were given names sometimes named after early settlers and sometimes in connection with some part of the landscape. This group includes Beaver, Bloomfield, Cambridge, Fairfield, Fallsburg, Greenwood, Hayfield, Mead (later divided into East and West Mead), Oil Creek, Randolph, Richmond, Rockdale, Sadsbury, Spring, Summerhill, Summit, Union, Wayne, and Woodcock. Scattered through the county are fourteen thriving boroughs which have generally kept pace with the overall growth of the county. The names of these are: Blooming Valley, Cambridge Springs, Centerville, Cochranton, Conneaut, Conneautville, Hydretown, Linesville, Saegertown, Spartansburg, Springboro, Venango, and Woodcock.

As of November 2000, the total assessed value of real estate lying within the county was \$1,075,015,910.00 and the assessed value of non-taxable, religious, charitable and educational properties is \$297,281,529.00.

The clear streams and rich meadows which impressed Washington in 1753 still attract the attention of those who visit Northwestern Pennsylvania. The landscape is now dotted with myriads of homes, factories, churches and schools, connected by a modern network of highways indicating a thriving, prosperous, and progressive county.

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## At A Glance

The County of Crawford lies in northwestern Pennsylvania. Originally it was Iroquois Indians and other tribes and nations. In later years, the land was acquired by Dutch investors under title of the Holland Land Company and resold to settle the Commonwealth allocated land to its Revolutionary War soldiers as a bonus. The county was formed in 1800 from a portion of Allegheny County and named after William Crawford, an early military hero and close friend of George Washington.

Crawford County is shaped in the form of a rectangle, with the southeast corner approximately 50 miles in length and 26 miles in width with a total area of 1,000 miles. It is bordered by the following counties: on the north by Erie, on the east by Mercer and Venango, and on the west by Ashtabula and Trumbull, Ohio. The entire county lies in the Appalachian Plateau. Elevation varies from less than 850 feet at the Erie County line to more than 1,900 feet above sea level in Conneaut Township in the northeast corner.

Crawford County consists of several small, nearly extinct lakes. It is also home to several natural lakes: Conneaut, the largest natural lake in Pennsylvania, Canadohta, and Pymatuning, the largest artificial lake in Pennsylvania, is also located here. The major streams are French Creek and Oil Creek, both flowing south into the Allegheny River. Conneaut Creek in the northwest drains into Lake Erie.

The county has grown from a population of 2,346 in 1800 to 90,366 in 2000. It contains 35 townships, 14 boroughs, and two major cities.

Famous citizens of the past who were born or resided in Crawford County include Edwin Drake, driller of the first oil well; John Brown, slavery abolitionist; Ida Lincoln, Lincoln historian; Maxwell Anderson, playwright; W.H. Andrews, former New York governor; Henry Baldwin, U.S. Supreme Court Justice; Harm Jan Huidekoper, Company agent; Amos Densmore, developer of the typewriter; Clark Gable, actor; General Mark Clark, World War II fame; Alfred Landon, presidential candidate; James Thoburn, Methodist Bishop to India; Reverend Timothy Alden, Allegheny County founder; General George Cullum, military engineer of the Civil War; Raymon, Commonwealth governor from northwestern Pennsylvania; Clarence Darrow, lawyer; and William McKinley, U.S. President.


Crawford County originated The Pennsylvania Farmer publication, the first newspaper west of the Allegheny Mountains in 1805, and the Chatauquan Magazine; the invention of straw paper; and the eradication of Bangs disease and Tuberculosis. Meadville, the largest city in the county, organized one of the first

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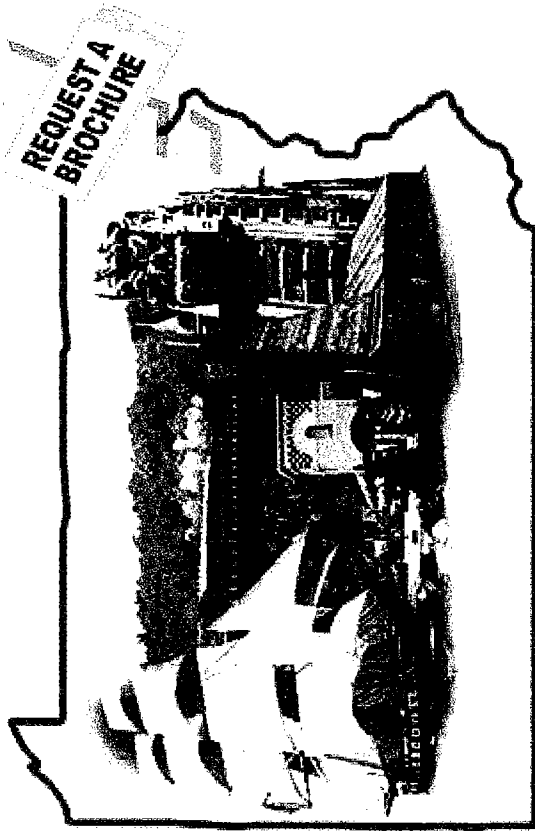
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Chambers of Commerce in 1807 and the Ancient Order of United Workmen in 1827. The first second training school for nurses in Pennsylvania was established at City Hospital in Meadville. Meadville was also the first city after New York City to use the arc light to illuminate streets. Most notably, it was also in Meadville that John Wilkes Booth allegedly assassinated President Abraham Lincoln by scratching words on his hotel wall. The primary election now in general use was invented and first used in Crawford County. Odd Fellows established the first fraternal orphanage here in 1874.

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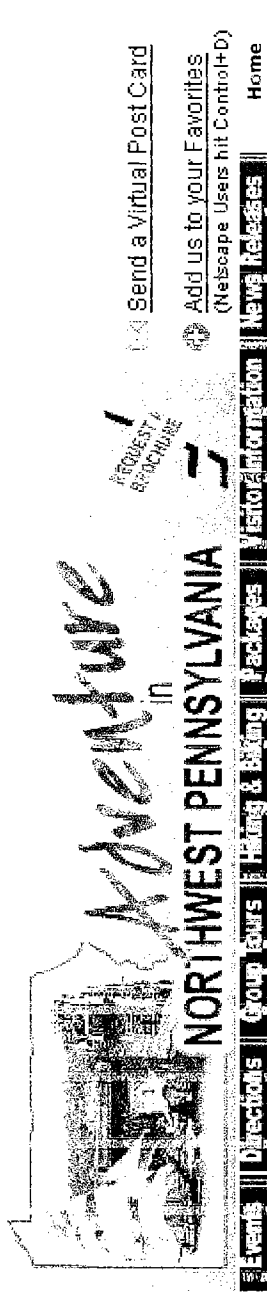
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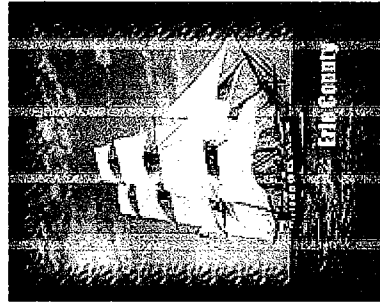
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## Erie County



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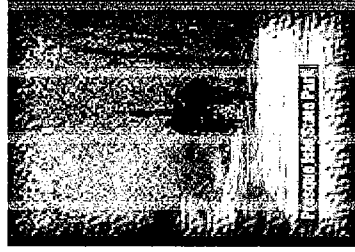
Marcer

Erie County is situated alongside one of the nation's largest freshwater lakes, the magnificent Lake Erie. An integral part of both the Seaway Trail and historic Route 6, the county is a virtual paradise for those who want to explore nature firsthand.

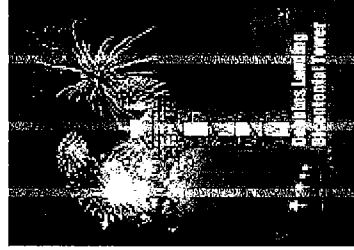


Bikers and hikers can best appreciate Lake Erie by traveling

through the 3,200 acre Presque Isle State Park, the region's crown jewel. In addition to 17 miles of trails and unspoiled sandy beaches, the park offers a diverse plant ecosystem, and is home to a variety of rare birds including the blue heron. Travel across Presque Isle Bay with your bike on the Aquabus to the main land where a multi-use trail takes visitors into Erie's historic district, past

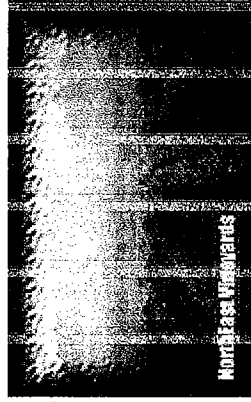


Dobbins Landing with its 187 foot Bicentennial Tower and observation decks, the Erie Maritime Museum, and the recently reconstructed U.S. Brig Niagara. Take time to stop in at Discovery Square, a complex featuring the Erie History Center, the Erie Art Museum, and the expERIENCE children's museum.



Many people are surprised to find world-class wineries in Erie County, but the Lake Erie viticultural

region is the second largest grape growing area in the United States. Miles of vineyards stretch along the shores of Lake Erie,





Verango

Warren

PENNSYLVANIA

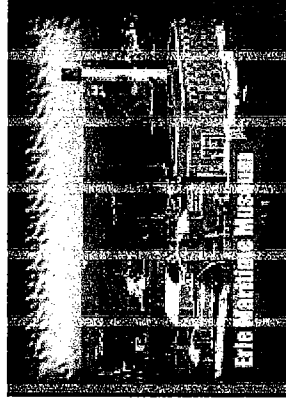


offering beautiful sights that change dramatically with each season.



Are you into snowmobiling? We are just the ticket! Erie County has an active association of snowmobilers dedicated to building and preserving thrilling trails. These are the people who revel in our 100+ inches of snowfall each winter. Northwest Pennsylvania's snowmobile trail system, which provides a connection to Ohio in the west and New York in the east, is marked and groomed regularly. Many facilities along the way provide snowmobilers with food, fuel, and technical assistance.

The Asbury Woods Nature Center is another unique venue cherished by tourists and residents alike. This 200 acre greenway includes a series of hiking trails and offers an extensive system of boardwalks through the woods making outdoor appreciation available to all.



Those who love



the outdoors will also appreciate the enchanting small towns located along historic Route 6N. This country road, a national recreational trail, will take you through towns like Albion, Mill Village, and Corry, and right into Edinboro, where you can visit the Wooden Nickel Buffalo Farm and the charming Edinboro Lake.

Experience history first-hand when you travel through Waterford, famous for its Heritage Days festival in July.

No matter how you prefer to experience nature, Erie County has an adventure in store for you. For more details, call the **Erie Area Convention and Visitors Bureau at 1-800-524-ERIE** or log onto [www.VisitEriePa.com](http://www.VisitEriePa.com).

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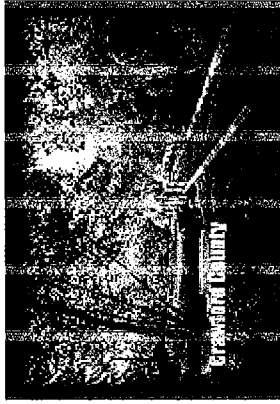
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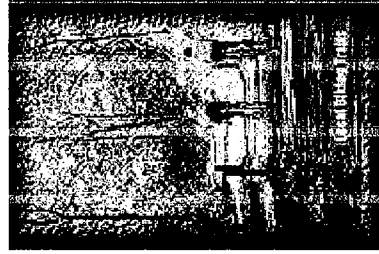
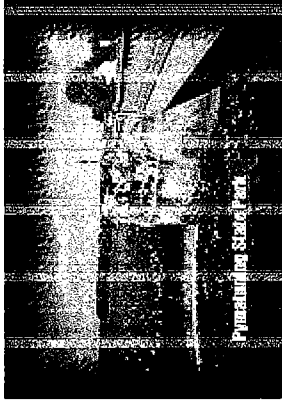
McKean

Meador

Crawford County's clean streams, numerous lakes and biking and hiking trails offer the outdoor adventurer and nature enthusiast numerous opportunities to relax in a pastoral, natural environment.

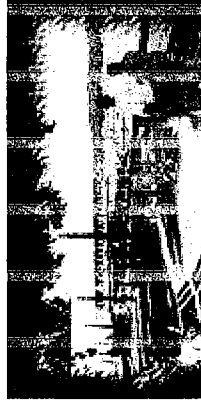
Pymatuning State Park serves up outdoor activities year round. Take in a winter festival, fishing contests in the spring and a kid's fishing competition in August.

For a close-up look at our wild friends, visit the "Spillway" where ducks walk on fishes' backs! The fish hatchery, aquarium, and the wildlife museum - all FREE and conveniently located south of Linesville. Or take a walk or mountain-bike ride on the five-mile long Erie Canal Towpath Trail.



Woodcock Lake boasts the Bossard Nature Trail, a multi-use trail and the dam - locally popular year-round for walking, biking and roller-blading. It is comprised of two trails; a mile long loop trail that is paved for the first eighth of a mile, and a shorter loop trail over gentler terrain. Both trails are interpretative and offer valuable information about natural environments.

Conneaut Lake resort area is home to turn-of-the-century Conneaut Lake Park, three 18 hole golf courses and robust nightlife.



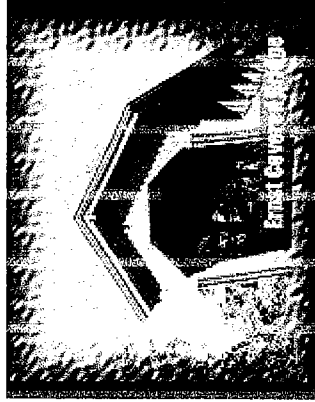
Venango

Warren

PENNSYLVANIA



Pennsylvania  
Route 6 Tourist  
Association

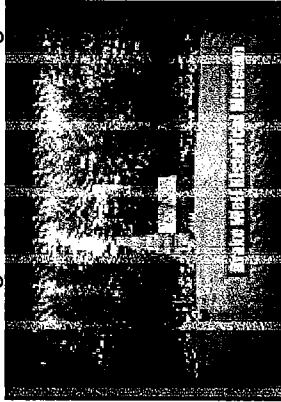


For a scenic stroll or bike ride along the banks of biologically diverse French Creek, try the Ernst Trail south of Meadville. While in the area, enjoy shopping at Pennsylvania's oldest active market house in Meadville, or visit the historic Baldwin-Reynolds House.

The last remaining elegant hotel from Cambridge Springs' mineral spa years, the Riverside Inn, is well worth visiting for dining, theater or to view the Inn's antiques.



East of Cambridge Springs is one of the county's best-kept secrets, the Muddy Creek Holly Trail. This nearly mile-long boardwalk passes through richly forested bottomlands of the Erie National Wildlife Refuge. Three other well-maintained trails can be explored near the Refuge's headquarters at Guys Mills. Stroll the residential neighborhoods of Titusville, birthplace of the oil industry, to observe the rich architecture of substantial residences built with oil revenues. Nearby is Drake Well Historical Museum and Oil Creek Bike Trail, a ten-mile trail through the Oil Creek Gorge.



For more information call the **Crawford County Convention & Visitors Bureau at 1-800-332-2338** or visit our web site at:

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Clarion Crawford Erie Forest Lawrence Mercer Venango Warren

395 Seneca Street • Oil City, PA 16301  
Phone: 814.677.4800 • Fax: 814.677.7663 • [nwinfo@nwcommission.org](mailto:nwinfo@nwcommission.org)

# Northwest Commission

The Northwest Commission serves the counties of Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango, and Warren. Primary assistance to businesses including low interest loans, government procurement assistance, export assistance, and linking business buyers with suppliers. The Commission also provides various assistance to local governments in the region.



Email me by touching the photo.

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# Calendar of Events

*For additional information regarding our  
Calendar of events, please contact:*

**Emily Gill,**

*Public Relations & Marketing Coordinator,*

**[emilyg@nwcommission.org](mailto:emilyg@nwcommission.org)**

**Lisa Harrick,**  
*Graphic Design Specialist,*  
**[lisah@nwcommission.org](mailto:lisah@nwcommission.org)**

Erie, PA (further details when available)





Win a 2003 Ford Ranger Courtesy of:

**SEARCH**

Go

Opens in new window

[Weather Forecast > Here](#)

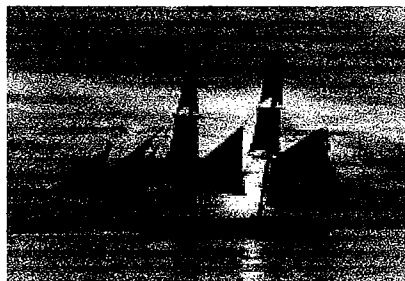
[What to Do](#) [Where to Stay](#) [Getting Here](#) [Where to Eat](#) [Events](#) [Home](#)

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Adventures in  
Northwest PA

## Main Attractions

[Community Events](#)



What do you get when you have 7 miles of natural beaches ([Presque Isle](#)), a great lake (Lake Erie), a friendly community that is big enough to have [AA Baseball](#) and [OHL Hockey](#) but small enough that the longest drive in town is around 20 minutes, and a community attitude where a smile to a stranger isn't a foreign concept? You get Erie, PA! We hope you enjoy your visit to our great city and sincerely wish you to make repeat visits or consider calling Erie home! Please visit the attractions below to see all of what Erie has to offer. If you can't find what you're specifically looking for, then please [contact us](#) and we'll do our best to help you out!

Bayfront District  
Bicentennial Tower  
Discovery Square  
Downtown Fridays  
Erie Art Museum  
Erie Civic Center  
Erie County Public Library  
Erie County History Center  
Erie Maritime Museum  
Erie Otters Hockey  
Erie Seawolves Baseball  
Erie Zoo  
expERIENCE Children's Museum  
Events  
Juniors Last Laugh Comedy Club  
Lake Erie Ballet  
The Lake Erie Speedway  
Lazer Tag Arena at Splash Lagoon  
Mary D'Angelo Performing Arts Center  
Marx Toy Museum  
Perry Monument  
Presque Isle State Park  
Riverside Inn  
Roadhouse Theatre  
Schuster Theatre in Scottino Hall  
Splash Lagoon Indoor Water Park  
Brig Niagara  
Waldameer Park & Water World  
Watson Curtze Mansion & Planetarium  
Wine Country

[« Back to Previous Page](#)



Erie Area Convention  
& Visitors Bureau

Go [Erie.com](#)

YOUR source for local  
news, information  
and fun!

[What to Do](#) | [Where to Stay](#) | [Getting Here](#) | [Where to Eat](#)  
[Events](#) | [Contact](#) | [Nearby Erie](#) | [Home...](#)

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## Campgrounds

All campgrounds are CCCVB Members

### Brookdale Family Campground

25164 State Hwy 27  
Meadville PA 16335  
814-789-3251/888-789-9186

Just 7 miles outside Meadville on Rt. 27

- 150 spacious and shaded sites!
- Pull thru!
- Planned activities
- Clean restrooms!
- Pool
- Paddle boats
- Great fishing (no license no fees!)
- Cabins
- Store with propane
- Close to Erie Nat'l. Wildlife Refuge, Rails to Trails, and Drake Oil Well & Railroad!

### Colonel Crawford Park

Woodcock Creek Lake  
Meadville PA 16335  
814-333-7372

### Holiday Camplands Association, Inc.

PO Box 640  
Andover OH 44003  
440-293-7462

Holiday Camplands is one of the largest private camping facilities in the United states. Holiday is not open for public camping, but sites are available for purchase starting at \$3,000.

### Mallards Landing Family Campgrounds

1525 Footsville Road  
Linesville, PA 16424  
814-683-5870

### Pine View Camplands

15075 Shermansville Rd.  
Linesville, PA 16424  
814-683-5561

Camp at the family owned, family run Pine View

Campgrounds! Beautiful 75 acres of wooded paradise to enjoy! Conveniently located 3 miles from Conneaut Lake & Conneaut Lake Park and just a few short miles from Pymatuning State Park! We offer secluded tenting to full hook-ups, camp store, ice, firewood, propane, RV supplies, a 5000 sq. ft. "Rec Hall", and a kitchen will be added in the future.

---

**Runamuck Camping & RV Supply**

8896 US Hwy 6  
Conneaut Lake PA 16316  
814-382-8185

---

**Shadyside Campground**

11572 Harmonsburg Rd.  
Harmonsburg PA 16422  
814-362-2534

A quiet family seasonal campground in a wooded area with full hook-ups and a modern bath house. Weekend tent camping is also available.

---

**Virginia's Beach Campground**

352 Holliday Rd.  
North Springfield, PA 16430  
814-922-3261

Located on the shores of Lake Erie with 1100 feet of easy access beach frontage. Lakefront RV sites. Tent sites. Full hookups. 50 amp available. Lake front rental cabins. Private boat ramp. Seasonal sites available.



## Shopping in Crawford County

If you like small shops and intimate shopping, then Crawford County is for you. Shop owners are always glad to assist you and make your shopping experience personal. Whether it's antiques, boutiques or specialty stores, national chains or supermarkets, you will enjoy a unique, slow-paced shopping experience not found in the wall-to-wall plazas and malls of suburbia.

Crawford County is home to a number of quaint country gift shops and is especially known for its interior decorating and home furnishing stores. As you travel through our towns, you will find that our tree-lined streets and country roads are graced with gift shops, jewelry stores, pottery barns, Amish furniture shops, galleries, and country food stores.

Outdoor Farmer's Markets can still be found all over the Crawford County countryside through-out the summer growing season. Nothing compares to buying produce fresh from the field and talking to the people who grew it -- from the freshest corn and potatoes to exotics -- we have it all. In you visit in autumn, you will find our pumpkin patches alive with ghouls, hot cider, and well-stocked gift shops for your holiday shopping.

For the adventurous treasure-seeker, our towns are abuzz with barn and garage sales, especially in warmer months. Just follow the signs or pick up the local paper.

Of course, we also offer more modern, convenient malls and plazas featuring major retailers and 24-hour shopping. Most shops accept all major credit cards and ATMs are found throughout the County. We enjoy a relatively low 6% sales tax. Clothing is not taxed.

## Places to Shop in Crawford County

### Campbell Pottery Store & Gallery

25579 Plank Road  
Cambridge Springs, PA 16404  
814-734-8800



Campbell's is the largest art pottery in Pennsylvania, selling to 450 galleries in the United States and Virgin Islands. Bill Campbell has been a potter for 25 years. Across the country, his porcelain is admired for its spectacular color and elegant, crisp forms...each piece maintaining some of the energy of its creator. The glazes dance with surprising vibrancy in unexpected patterns. Functional pots become little moments of celebration within the day-to-day routine. Many seasonal happenings occur each year - such as annual glassblowing demonstration, Cajun fun fest, Christmas open house, gallery art exhibitions, and day lily festival.

### Conneaut Cellars Winery

12005 Conneaut Lake Road  
Conneaut Lake, PA 16316  
814-382-3999



Our award winning Wines cover a broad spectrum of tastes from traditional favorites to unique regional Wines to the noble vinifera of world fame. All are made in the distinctive style compatible with our Lake Erie microclimate. Stop by today for a tour, Wine sampling, and shopping in the gift shop.

**Finney's Pumpkinville**

24999 Highway 99  
Cambridge Springs, PA 16403  
814-398-4590

Jack and Janet Finney founded Finney's Pumpkinville in October 1959. Their first Halloween display consisted of a large corn shack surrounded by huge orange pumpkins. The pumpkins were stolen by "hall-o-weener's" one evening. Surprised to think that someone would actually take the jack-o-lanterns, the Finney's thought, "If someone would take pumpkins, maybe people would buy them". The next year, the Finney's raised a few more pumpkins and Mrs. Finney stuffed some old clothes with straw and placed Halloween masks on pumpkins, creating a wolf, Red Riding Hood and a standing witch. Year after year, Finney's Halloween display grew along with the acres of pumpkins, gourds, squash, Indian corn, and popcorn. Even now, thousands of area schoolchildren arrive on scheduled bus tours during October to be greeted by the witch, Scarecrow, and cat in Pumpkinville.

**Grandpa's Gift Barn**

24999 Hwy. 99  
Cambridge Springs, PA 16403  
814-398-4590

Enjoy shopping at Grandpa's Gift Barn for Yankee candles, Dept. 56, jewelry, and many unique gifts. Many seasonal gifts are available. You will be sure to find something you love!

Hours are April - December  
Monday - Saturday 10 am - 5 pm  
Sunday 1 pm - 4 pm.

**J & L Bernier Gallery**

25758 St. Hwy 27  
Guys Mills, PA 16327  
814-789-4243

J & L offers gifts for all occasions! We offer a wide assortment of handcrafted wood items. LTD sculptured

assortment of handcrafted wood items, LTD. sculptured wildlife pictures, birdhouses, scarecrows, angels, village bears, and collectors teapots - just to name a few. Open March thru December. Hours are 11 am - 5 pm on Wednesday, Thursday, Friday, and Saturday. We are located just 7 miles east of Meadville and 20 miles west of Titusville on Route 27.

---

**Meadville Mall**

16881 Conneaut Lake Road  
Meadville, PA 16335  
814-333-6048

Shop and receive a friendly hometown welcoming by the local residents. Indoor shopping for unique gifts such as Amish furniture. The Mall is located close to the I-79 Interstate.

---

**Meadville Market House**

910 Market Street  
Meadville, PA 16335  
814-336-2056



Renovated in 1970, the Market House serves not only its original purpose as a city market but also as a meeting place for people from all walks of life and as a one of the major underpinnings of downtown Meadville. Although the growing season is limited, the Market House is busy all year offering a variety of products, which include fresh baked goods, candies, homemade pasta, coffees, maple sugar products, coins, crafts, and more.

---

**R&W Antiques**

11415 Airport Rd.  
Meadville, PA 16335  
814-336-1303

Furniture ready for use, Furniture Hand Restored yours and ours, Glassware, China & Crystal, Unusual Collectibles, Lighting, Linens, and much more! Look For the Loon!

---

**Ribbon Factory Outlet**

600 North Brown Street  
Titusville, PA 16354  
814-827-6431



We offer Ribbons for Wholesale and Retail.

- For Christmas
- For Crafts

• For Garment-making, Sewing, and Tailoring  
We manufacture what we sell. Wire Edged Ribbon, Neck Ribbons for Medals, Grosgrains, Lamé, Satin, Machine-tied Satin and Grosgrain Bows, Decorative Floral Buds and more!

#### **Signature Florals**

18592 Cussewago Road  
Meadville, PA 16335  
814-336-6213

- Enjoy the 'personal touch & local hospitality' offered at Signature Florals.
- We can offer you beautiful fresh florals for all occasions such as weddings, special events, to show that special one how much you care, sympathy arrangements, or whatever you request.
- In home consultations may be provided for home or business.
- Shop for all types of home decor including Shabby Chic, Country, European, Asian, and more.
- Choose from a variety home decor items, candles, religious items, gift basket items, and much more. New gift lines arriving daily!
- We will soon be offering home decor classes! Please call to obtain further information.
- Visit our design team to tap into their 26 years of experience!

#### **The Gift Box**

108 South Washington Street  
Titusville, PA 16354  
814-827-6332

You can find it all at the Gift Box! We offer souvenirs, post cards of our area, Lefton's Colonial Village Collection, Fenton Art Glass, memory books, a party corner, anniversary plates and gifts, candles, baby items, Fontanini, invitation imprinting, figurines, and Heritage Lace - just to name a few.

#### **Treasured Memories**

161 Church Street  
Cambridge Springs, PA 16403  
814-398-4454

Come enjoy shopping and receiving small town hospitality all at one stop! We have the answer for party need. Treasured Memories offers invitations and wedding announcements, bridal bouquets, fresh flowers for all occasions, wedding accessories, creative balloon arches and centerpieces, festive balloons, and more! We can help you



...design a decorative package for your special occasion.

**Trees of Christmas  
at the Baldwin Reynolds House Museum**

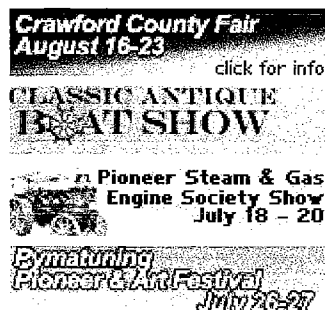
639 Terrace Street  
Meadville, PA 16335  
814-333-1258

The Trees of Christmas light up the historic Baldwin Reynolds House Museum each even year. Shop the "Christmas Boutique", enjoy live trees and greens, relax to evening music, and let your Christmas spirit come alive!

**Wilhelm Winery & Antique Wine Making Museum**

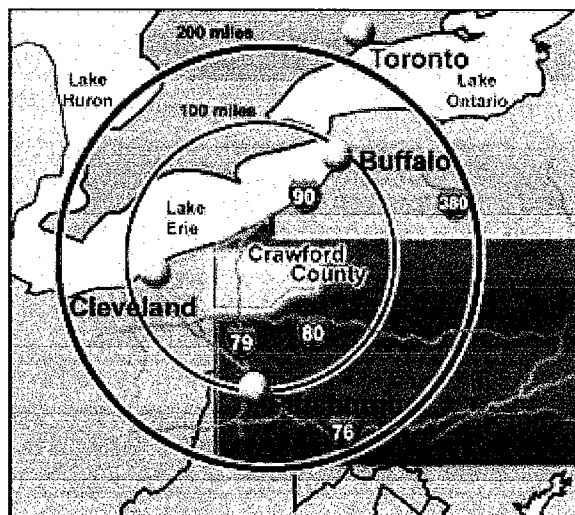
590 Georgetown Road  
Hadley, PA 16130  
724-253-3700

Visit our country atmosphere located in a rustic 100 year old barn situated by Lake Wilhelm. We invite you to enjoy our selection of handcrafted grape & fruit Wines.



## Crawford County Facts

Location | Highways | Airports  
Elevation | Population | Climate



### Location:

Northwestern Pennsylvania  
39 miles south of Erie, PA  
88 miles east of Cleveland, OH  
91 miles north of Pittsburgh, PA

### Highways:

Interstate highways near Meadville

- I-79 (North/South) 2 miles west  
(3 interchanges in Crawford County)
- I-80 (East/West) 33 miles south
- I-90 (East/West) 32 miles north
- I-76 (East/West) 73 miles south
- I-70 (East/West) 113 miles south

### Airports:

- Port Meadville Airport (814)-333-2677  
Location: Vernon Township
- Erie International Airport (45 minutes north)
- Pittsburgh International Airport (1.5 hrs. south)
- Cleveland Hopkins International Airport (2 hours west)

### Elevation:

1,065 feet above sea level

### Census Info:

2000 Census Information

City of Meadville • 12 695

City of Meadville: 13,003  
Crawford County: 90,366

US Census Quick Facts about Crawford County

**Climate:**

<b>Month</b>	<b>Avg. High</b>	<b>Avg. Low</b>	<b>Avg. Mean</b>	<b>Avg. Precip.</b>	<b>Record High</b>	<b>Record Low</b>
Jan	32°F	16°F	24°F	2.85 in.	62°F (1973)	-12°F (1964)
Feb	35°F	17°F	26°F	2.61 in.	58°F (1988)	-8°F (1971)
Mar	45°F	25°F	35°F	3.22 in.	65°F (1976)	-8°F (1967)
Apr	57°F	34°F	45°F	3.39 in.	82°F (1998)	5°F (1964)
May	68°F	44°F	56°F	3.68 in.	83°F (1962)	25°F (1978)
Jun	77°F	54°F	65°F	4.51 in.	86°F (1986)	31°F (1966)
Jul	81°F	58°F	69°F	4.23 in.	91°F (1964)	39°F (1988)
Aug	79°F	57°F	68°F	4.36 in.	92°F (1975)	43°F (1952)
Sep	72°F	51°F	61°F	4.27 in.	96°F (1953)	39°F (1948)
Oct	61°F	40°F	50°F	3.53 in.	85°F (1953)	31°F (1960)
Nov	48°F	32°F	40°F	3.97 in.	79°F (1950)	18°F (1988)
Dec	37°F	23°F	30°F	3.70 in.	68°F (1962)	-2°F (1976)

800 State Street  
Erie, PA 16512  
(800)-365-3234

## Telephone

- **ALLTEL**  
11317 Mercer Pike  
Meadville, PA 16335  
Residential/Business (800)-255-8357  
Repair Service (800)-782-6206

## Cable

- **Armstrong Cable and Internet Services**  
160 Westview Drive  
Meadville, PA 16335  
(814) 336-3171

## Water

- **Meadville Water Authority**  
Meadville, PA 16335  
Billing and new service (814)-333-3336  
Maintenance and repairs (814)-724-6057
- **Oakland Beach Water Company**  
Oakmont Drive  
Conneaut Lake, PA 16316  
(814)-382-5244

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## Important Numbers

- **Meadville State Police**.....(814)-332-6911
- **Meadville City Police**.....(814)-724-6100

Call CATA at 814-336-5600 for information or to reserve a ride.

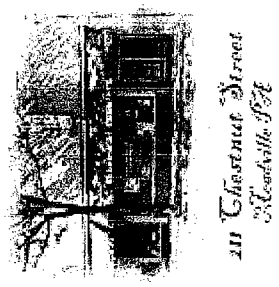
E-mail [cata@toolcity.net](mailto:cata@toolcity.net)

Address: 231 Chestnut Street, Meadville, PA 16335



# Meadville-Western Crawford County Chamber of Commerce

211 Chestnut Street Meadville, PA 16335 | Phone: 814-337-8030 | Fax: 814-337-8022 | Email: [chamber1@alltel.net](mailto:chamber1@alltel.net)



## Mission Statement

The Meadville-Western Crawford County Chamber of Commerce's Mission is to serve our community in order to facilitate its existence and growth. The Chamber works collectively for the community in the areas of economic, social, educational, and political development in order to enhance the overall quality of life.

## Vision Statement

The vision of the Chamber is to provide a clear strong voice representing the views of the membership to act as a catalyst for continuous improvement with area government, industry, and commerce, and to strive for a high level of excellence in all that it does.

**[Home Page](#)**

**[Mission & Vision](#)**

**[History](#)**

**[Chamber Staff](#)**

**[2001-2002 Board of](#)**

**[Directors](#)**

**[Committees](#)**

**[The Chamber](#)**

**[Foundation](#)**

**[10 Reasons to](#)**

**[Become a Member](#)**

**[Member Benefits](#)**

**[Advertising Programs](#)**

**[Gift Certificate](#)**

**[Program](#)**

**[Member-to-Member](#)**

**[Discount Program](#)**

# Pymatuning Lake

## Community Civic Organizations

- American Legion Post 462 Linesville (814) 683-5678
- Crawford County Convention and Visitors Bureau
- Linesville Area Chamber of Commerce 167 Erie St. Linesville (814) 683-5839
- Linesville VFW Post 7842 110 W. Erie St. Linesville (814) 683-5405
- Linesville Senior Center 110 W. Erie St. Linesville (814) 683-4959
- Jamestown Area Development Assoc. "JADA" P.O. Box 116 (724) 932-3821
- Jamestown Area Historical Society 405 Sumit Street Jamestown, PA (724) 932-3604
- Jamestown Lions Club Box 423 Jamestown, PA 16134
- Jamestown VFW Post 5424 205 Liberty St. Jamestown (724) 932-3070
- North Shenango Volunteer Fire Department 1-724-927-2122 ( Fire Hall )
- Pymatuning Sportsman Club 3642 W. Erie Linesville (814) 683-4450
- Senator Robert D. Robbins (724) 588-1323, (724) 983-5047 or (814) 336-2760
- The Pymatuning Trail Blazers Snowmobile Club

BACK



Titusville  
Redevelopment  
Authority

Move, Expand or Start Your Business  
in Titusville, PA and  
Save On Taxes!

**PAY NO TAXES!**

Get The  
Full Story  
TODAY!

## THE BASICS

Home  
No-stress Living  
What We Can Do For  
You  
What's the Catch?  
Keystone Opportunity  
Zones  
Keystone Opportunity  
Zones - Part 2  
PA Corporate Taxes  
PA Individual Taxes  
Who Are We Looking  
For?

# BUSINESS LOCATION RESOURCES

## WHERE DO YOU FIND THE BUSINESS RESOURCES YOU NEED TO LOCATE HERE?

### DO YOU ALREADY KNOW ABOUT TITUSVILLE?

Do you have roots  
here? Did you grow up  
or go to school in  
Titusville?  
Are You Just Looking  
for a Job, Not To Locate  
a Business?

### COMPLETE YOUR DUE DILIGENCE:

Discover Titusville  
Access to the Region  
Recreation, Hobbies  
Civic Involvement  
Airports  
Hiways  
Railways  
Voice & Data  
Workforce  
Employment &  
Unemployment  
Employers by Industry  
Employers & Wages  
Business Location Info  
Demographics  
Business Location  
Resources  
Regional Media  
Educational Resources  
Real Estate Market  
Business Neighbors  
Weather Patterns  
Lodging & Restaurants

### YOUR SITE LOCATION OPTIONS

Titusville Opportunity  
Park - Our KOZ  
Industrial Sites  
TOP Industrial Buildings

## INCORPORATION AND FICTITIOUS NAMES

You can verify that a given business name has not already been registered by contacting the Corporation Bureau (717-787-1057) of the PA Department of State. The same folks can be contacted to incorporate or register a proprietorship, partnership or corporation doing business under a fictitious business name. Their site gives details on all legal types of corporation and partnership.

## TAXES AND EMPLOYER IDENTIFICATION NUMBERS

The PA Department of Revenue provides all state regulations regarding both corporate and personal taxes. You can refer to the state's page of commonly asked questions dealing with creating a corporation and corporate taxes -

Every business with employees is required to have an EIN. The registration process for the Commonwealth of Pennsylvania and the IRS now will be automated with completed registration forms for both agencies being mailed to the Pennsylvania Department of Revenue, rather than multiple forms mailed to two separate locations.

Once the application is received and processed at the Department of Revenue, the two agencies will communicate electronically using secured lines to transmit the needed information. The employer will receive its EIN (Employer Identification Number) from the IRS in about 10 business days with both agencies having the necessary numbers and information.

This is a pilot program for all new Pennsylvania businesses registering for a federal EIN. Pennsylvania is the only state in which this pilot program is operating. The state PA-100 (Registration Form) and the federal SS-4 form are to be completed and mailed together to the



[TOP Office Space](#)  
[TOP Property For New Construction](#)  
[Towne Square -- Our KOZ Downtown Commerce Park](#)  
[Towne Square Floor Plans](#)  
[The Mather Photography Museum](#)  
[Businesses In The News](#)

## WHO ARE YOU DEALING WITH?

[Titusville Redevelopment Authority - What can we do for you?](#)  
[Links to Other Titusville Resources](#)

## READY TO TALK?

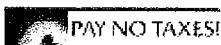
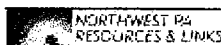
[Take the first step to tax freedom - Investigate moving, expanding or starting your company in Titusville](#)  
[Complete A Letter Of Interest](#)  
[Contact Us](#)

## VISIT OTHER KEY WEB SITES

[Our Titusville Redevelopment Authority main site -- more on what we can do for you](#)  
[Titusville Chamber](#)  
[Titusville's official home page](#)  
[Titusville Online](#)

## LINK TO US

[Link to our site and we'll link to you.](#)



## VISIT TITUSVILLE NOW



## SHARE THE WEALTH

[Send an E-Post card About This Great Deal](#)

Pennsylvania Department of Revenue for priority processing. **If the federal SS-4 is sent directly to the IRS, the EIN will be issued by the old method and could take the regular three to four weeks.**

Forms are available from the Pennsylvania Department of Revenue's 23 district offices or can be downloaded by clicking on the links above

## REAL ESTATE

Well, we have your industrial space needs covered with the [Titusville Opportunity Park](#) and your commercial office needs covered with the [Towne Square](#) development.

## UTILITIES

Gas, electric, water, sewer, telecommunications and public transportation are all regulated by the [Pennsylvania Public Utilities Commission](#).

## ELECTRICITY

Electricity in our region is provided by GPU (recently merged with First Energy), 5404 Evans Rd., Erie, PA, 16558-0002, 814-868-8710 and [Northwestern Rural Electric Cooperative Association](#), 22534 State Hwy. 86, Cambridge Springs, PA, 16403-3524, 814-398-4651. Pennsylvania has been involved with electric deregulation for a few years, so there are a number of alternate providers and brokers available to you, as well.

However, [Titusville Opportunity Park](#) is already wired with its own electric grid, which we maintain. We have signed contracts with ElectroGenerators for the immediate construction of a co-generation plant at the Titusville Opportunity Park, with the **guarantee that your firm, as a tenant will be able to purchase electricity at the same rate the co-gen plant sells it to GPU - lower than any competitive rates in the the region.**

## NATURAL GAS

Industrial and large commercial companies have been able to purchase gas on the open market for a number of years, resulting in a number of brokers working with regional firms to achieve the best prices.

However, **both National Fuel & Belden & Blake have main gas lines running through the center** of Titusville Opportunity Park, on either side of the main road. We are planning to **aggregate purchases** on behalf of all participating industrial tenants, to enable the **lowest possible prices.**



## WATER & SEWER

Both water and sewer are provided by the City of Titusville. The Titusville Water Works Plant is located at 800 Garden St., Titusville (814-827-5319), near the Titusville Opportunity Park.

Our water comes from an aquifer which originates in Hudson's Bay. We have never faced a water shortage in the most severe droughts, and have won numerous national awards for the quality and taste of our water. In fact, our water is bottled and sold nationally under a number of private labels.

The Titusville Waste Water Treatment plant is located on E. Spring St. (814-827-5323 9301), adjacent to Titusville Opportunity Park and has plenty of reserve capacity, so there are **no Department of Environmental Resources concerns regarding sewage treatment capacity.**

Best of all, the **water and sewer mains are all in place.** Many of the existing buildings are operational, and new construction can easily tap into the infrastructure. All you have to do is move in.

Finally, our water and sewer rates are very competitive, among the best in the region. You can reach the Titusville Water & Sewer Clerk at 107 N. Franklin St., Titusville, PA 16354-1734, 814-827-5315.

## BUSINESS SUPPORT SERVICES, SHARED SERVICES & INCUBATORS

We can provide flexible support to meet your business's needs, whether you are an industrial or commercial business, a one person startup or a high tech employer of thousands. Both Titusville Opportunity Park and Towne Square can provide common areas, phone reception, voicemail, secretarial services, intranets, bookkeeping/payroll.

We have established an industrial incubator within Titusville Opportunity Park in a 100,000 sq. ft. building built in the 1960s, and are completing \$1 million in improvements. In addition to office support, you can have access to a common shipping/receiving area equipped with cranes, fork lift trucks, loading docks with different height bays, and freight car loading services for rail transport.

## BANKING SERVICES

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State Board of Cosmetology  
State Registration Board for Professional Engineers, Land Surveyors  
and Geologists  
State Board of Funeral Directors  
State Board of Landscape Architects  
State Real Estate Commission  
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[State Board of Pharmacy](#)  
[State Board of Examiners of Nursing Home Administrators](#)  
[State Board of Occupational Therapy](#)  
[State Board of Social Workers, Marriage and Family Therapists and Professional Counselors](#)  
[State Board of Chiropractic](#)  
[State Board of Dentistry](#)  
[State Board of Medicine](#)  
[State Board of Nursing](#)  
[State Board of Physical Therapy](#)  
[State Board of Podiatry](#)  
[State Board of Psychology](#)  
[State Board of Veterinary Medicine](#)

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### WHERE DO YOU GO FROM HERE?



*If you are interested,  
investigate  
**Regional Media Coverage, or***

*For your family's sake, you'll  
want to review our  
**Educational Resources.***

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The Clara Bell Duvall Reproductive Freedom Project  
P.O. Box 1161  
Philadelphia, PA 19105-1161  
215-629-0111  
215-592-1343 (fax)  
email: [duvall@aclupa.org](mailto:duvall@aclupa.org)  
This page was last updated on 8/26/02.



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2	Meadville Tribune	-	Newspapers - Daily	Meadville	Crawford	

Number of Hits: 16172

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Number of Hits: 7513

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5	Pennsylvania State University - Behrend College	Web Site	Erie	Erie	16563
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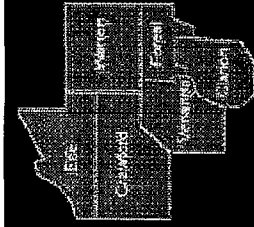
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1	Erie News	<a href="#">Homepage</a>	Newspapers - Weekly	<a href="#">Erie</a>	<a href="#">Erie</a>	
2	Erie News	-	Newspapers - Daily	<a href="#">Erie</a>	<a href="#">Erie</a>	
3	Erie Times	-	Newspapers - Daily	<a href="#">Erie</a>	<a href="#">Erie</a>	
4	WCTL -106.3 FM	-	Radio	<a href="#">Union City</a>	<a href="#">Erie</a>	
5	WERG - 89.9 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
6	WFGO - 94.7 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
7	WFLP - 1330 AM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
8	WFXP	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
9	WICU-TV	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
10	WJET -102.3 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
11	WJET-TV	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
12	WLKK - 1400 AM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
13	WPSE - 1330 AM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
14	WQLN	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
15	WQLN - 91.3 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
16	WRKT -100.9 FM	-	Radio	<a href="#">North East</a>	<a href="#">Erie</a>	
17	WRTS -103.7 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
18	WSEE	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
19	WXKC - 99.9 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	

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# Regional Center for Workforce Excellence

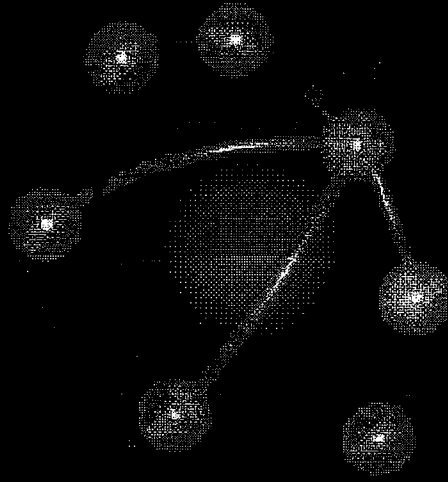
"Developing and connecting world-class talent with business in the Northwest Pennsylvania/Lake Erie Region"

Chariton  
Crawford  
Erie  
Forest  
Venango  
Warren

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STATE OF THE REGION	TRAINING	CALENDAR	COMMITTEES
PROVIDER LIST	OF EVENTS	CAREERLINKS	

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Leadership Community Publications RFPs and Grants



Employer Resources Job-Seeker Resources Youth Resources

## What's New?

- Employer Resource Database
- Faith and Community Based Organizations Database
- Employer Focus Groups
- Annual Report

Visitors:  
**14591**

# Pymatuning Lake

## Community Civic Organizations

- American Legion Post 462 Linesville (814) 683-5678
- Crawford County Convention and Visitors Bureau
- Linesville Area Chamber of Commerce 167 Erie St. Linesville (814) 683-5839
- Linesville VFW Post 7842 110 W. Erie St. Linesville (814) 683-5405
- Linesville Senior Center 110 W. Erie St. Linesville (814) 683-4959
- Jamestown Area Development Assoc. "JADA" P.O. Box 116 (724) 932-3821
- Jamestown Area Historical Society 405 Summit Street Jamestown, PA (724) 932-3604
- Jamestown Lions Club Box 423 Jamestown, PA 16134
- Jamestown VFW Post 5424 205 Liberty St. Jamestown (724) 932-3070
- North Shenango Volunteer Fire Department 1-724-927-2122 ( Fire Hall )
- Pymatuning Sportsman Club 3642 W. Erie Linesville (814) 683-4450
- Senator Robert D. Robbins (724) 588-1323, (724) 983-5047 or (814) 336-2760
- The Pymatuning Trail Blazers Snowmobile Club

BACK



Titusville  
Redevelopment  
Authority

Move, Expand or Start Your Business  
in Titusville, PA and  
Save On Taxes

Get The  
Full Story  
TODAY!

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## THE BASICS

Home  
No-stress Living  
What We Can Do For  
You  
What's the Catch?  
Keystone Opportunity  
Zones  
Keystone Opportunity  
Zones - Part 2  
PA Corporate Taxes  
PA Individual Taxes  
Who Are We Looking  
For?

# BUSINESS LOCATION RESOURCES

## WHERE DO YOU FIND THE BUSINESS RESOURCES YOU NEED TO LOCATE HERE?

### DO YOU ALREADY KNOW ABOUT TITUSVILLE?

Do you have roots  
here? Did you grow up  
or go to school in  
Titusville?  
Are You Just Looking  
for a Job, Not To Locate  
a Business?

### COMPLETE YOUR DUE DILIGENCE:

Discover Titusville  
Access to the Region  
Recreation, Hobbies  
Civic Involvement  
Airports  
Hiways  
Railways  
Voice & Data  
Workforce  
Employment &  
Unemployment  
Employers by Industry  
Employers & Wages  
Business Location Info  
Demographics  
Business Location  
Resources  
Regional Media  
Educational Resources  
Real Estate Market  
Business Neighbors  
Weather Patterns  
Lodging & Restaurants

### YOUR SITE LOCATION OPTIONS

Titusville Opportunity  
Park - Our KOZ  
Industrial Sites  
TOP Industrial Buildings

## INCORPORATION AND FICTITIOUS NAMES

You can verify that a given business name has not already been registered by contacting the Corporation Bureau (717-787-1057) of the PA Department of State. The same folks can be contacted to incorporate or register a proprietorship, partnership or corporation doing business under a fictitious business name. Their site gives details on all legal types of corporation and partnership.

## TAXES AND EMPLOYER IDENTIFICATION NUMBERS

The PA Department of Revenue provides all state regulations regarding both corporate and personal taxes. You can refer to the state's page of commonly asked questions dealing with creating a corporation and corporate taxes -

Every business with employees is required to have an EIN. The registration process for the Commonwealth of Pennsylvania and the IRS now will be automated with completed registration forms for both agencies being mailed to the Pennsylvania Department of Revenue, rather than multiple forms mailed to two separate locations.

Once the application is received and processed at the Department of Revenue, the two agencies will communicate electronically using secured lines to transmit the needed information. The employer will receive its EIN (Employer Identification Number) from the IRS in about 10 business days with both agencies having the necessary numbers and information.

This is a pilot program for all new Pennsylvania businesses registering for a federal EIN. Pennsylvania is the only state in which this pilot program is operating. The state PA-100 (Registration Form) and the federal SS-4 form are to be completed and mailed together to the

[TOP Office Space](#)  
[TOP Property For New Construction](#)  
[Towne Square -- Our KOZ Downtown Commerce Park](#)  
[Towne Square Floor Plans](#)  
[The Mather Photography Museum](#)  
[Businesses In The](#)

[News](#)

## WHO ARE YOU DEALING WITH?

[Titusville Redevelopment Authority - What can we do for you?](#)  
[Links to Other Titusville Resources](#)

## READY TO TALK?

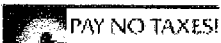
[Take the first step to tax freedom - Investigate moving, expanding or starting your company in Titusville](#)  
[Complete A Letter Of Interest](#)  
[Contact Us](#)

## VISIT OTHER KEY WEB SITES

[Our Titusville Redevelopment Authority main site -- more on what we can do for you](#)  
[Titusville Chamber](#)  
[Titusville's official home page](#)  
[Titusville Online](#)

## LINK TO US

[Link to our site and we'll link to you.](#)



## VISIT TITUSVILLE NOW



## SHARE THE WEALTH

[Send an E-Post card About This Great Deal](#)

Pennsylvania Department of Revenue for priority processing. **If the federal SS-4 is sent directly to the IRS, the EIN will be issued by the old method and could take the regular three to four weeks.**

Forms are available from the Pennsylvania Department of Revenue's 23 district offices or can be downloaded by clicking on the links above

## REAL ESTATE

Well, we have your industrial space needs covered with the [Titusville Opportunity Park](#) and your commercial office needs covered with the [Towne Square](#) development.

## UTILITIES

Gas, electric, water, sewer, telecommunications and public transportation are all regulated by the [Pennsylvania Public Utilities Commission](#).

## ELECTRICITY

Electricity in our region is provided by GPU (recently merged with First Energy), 5404 Evans Rd., Erie, PA, 16558-0002, 814-868-8710 and [Northwestern Rural Electric Cooperative Association](#), 22534 State Hwy. 86, Cambridge Springs, PA, 16403-3524, 814-398-4651. Pennsylvania has been involved with electric deregulation for a few years, so there are a number of alternate providers and brokers available to you, as well.

However, [Titusville Opportunity Park](#) is already wired with its own electric grid, which we maintain. We have signed contracts with ElectroGenerators for the immediate construction of a co-generation plant at the Titusville Opportunity Park, with the **guarantee that your firm, as a tenant will be able to purchase electricity at the same rate the co-gen plant sells it to GPU - lower than any competitive rates in the the region.**

## NATURAL GAS

Industrial and large commercial companies have been able to purchase gas on the open market for a number of years, resulting in a number of brokers working with regional firms to achieve the best prices.

However, **both National Fuel & Belden & Blake have main gas lines running through the center** of Titusville Opportunity Park, on either side of the main road. We are planning to **aggregate purchases** on behalf of all participating industrial tenants, to enable the **lowest possible prices.**



## WATER & SEWER

Both water and sewer are provided by the City of Titusville. The Titusville Water Works Plant is located at 800 Garden St., Titusville (814-827-5319), near the Titusville Opportunity Park.

Our water comes from an aquifer which originates in Hudson's Bay. We have never faced a water shortage in the most severe droughts, and have won numerous national awards for the quality and taste of our water. In fact, our water is bottled and sold nationally under a number of private labels.

The Titusville Waste Water Treatment plant is located on E. Spring St. (814-827-5323 9301), adjacent to Titusville Opportunity Park and has plenty of reserve capacity, so there are **no Department of Environmental Resources concerns regarding sewage treatment capacity.**

Best of all, the **water and sewer mains are all in place.** Many of the existing buildings are operational, and new construction can easily tap into the infrastructure. All you have to do is move in.

Finally, our water and sewer rates are very competitive, among the best in the region. You can reach the Titusville Water & Sewer Clerk at 107 N. Franklin St., Titusville, PA 16354-1734, 814-827-5315.

## BUSINESS SUPPORT SERVICES, SHARED SERVICES & INCUBATORS

We can provide flexible support to meet your business's needs, whether you are an industrial or commercial business, a one person startup or a high tech employer of thousands. Both Titusville Opportunity Park and Towne Square can provide common areas, phone reception, voicemail, secretarial services, intranets, bookkeeping/payroll.

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[State Board of Podiatry](#)  
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[State Board of Veterinary Medicine](#)

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5	Pennsylvania State University - Behrend College	Web Site	Erie	Erie	16563
6	Triangle Tech	-	Erie	Erie	16502

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## About Us

In the fall of 2001, individuals of the Northwest technology community identified the need and resulting benefits from creating the Technology Council of Northwest PA.

In support of this new organization, seed funding was secured from several sources: Ben Franklin Technology Partners, Business Retention Technologies, Penn State Erie, Softek/Velocity.net, City of Erie, Stargate, and Venango Economic Development Corporation.

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### *Networking and Peer-to-Peer Mentoring*

- Provide opportunities for entrepreneurs to meet and collaborate.
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### Technology Council of NWPA

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- Membership
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- Community Partnership Projects
- Impact Committees
  - Brain Gain
- Member Logon
- Young Erie Professionals (YEP!)
- Interns 2003



- ➡ Connect young people to the technology community in the region.

#### *Public Policy*

- ➡ Promote the mission of the Tech Council and its affiliates to organizations and individuals in Northwest Pennsylvania.
- ➡ Communicate member needs to fellow members and other organizations' membership.
- ➡ Forge strong relationships within the technology community.
- ➡ Lobby government officials on behalf of the interests of the Tech Council and its Affiliates.

#### *Member Services*

- ➡ Provide opportunities to become an Impact Committee member.
- ➡ Serve as an advocate for the technology-based businesses in Northwest PA.
- ➡ Host special events that build recognition of technology firms in the region.
- ➡ Provide assistance to organizations challenges of keeping up with technology.
- ➡ Showcase member organizations to young people to retain and attract knowledge workers.

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techcouncilnwpa.org



Newsletter for The Technology Council of Northwest Pennsylvania

&gt;&gt;March 27, 2003

### **Small Business Innovative Research (SBIR) Workshop**

The Tech Council, in co-sponsorship with multiple groups from the region present a SBIR workshop on **April 4th**. With ten different federal agencies participating, the SBIR program provides grants (totaling up to 850,000) or contracts for firms to explore innovative research and new product development projects. The purpose of the seminar is to provide an overview of the program and deliver sufficient information for you to navigate the postings and identify the right matches for developed products, services and expertise. Tech Council members should check with the Tech Council on reduced admission fees.

[Click Here for More Information.](#)

### **Networking in Franklin**

The Tech Council and Venango Economic Development Corporation will be holding a networking reception on **April 8th** at the DeBence Antique Music World in Franklin. Network among technology professionals, community leaders, and industry representatives. **Begins at 5:30 pm and concludes at 7:30 pm.** Free Hors d'oeuvres! Cash Bar!

[Click Here for More Information or to Register.](#)

### **Cisco Presentation at Erie Technology Management Association (ETMA) Meeting**

Do you feel secure with your wireless network? Find out how you can on **April 10th** at an open ETMA meeting hosted by Computer Showcase, CSOnline, and The Learning Center. Meeting to be held at the Regional Conference and Training Center in Meadville. Lunch provided. Reservations required contact, John Keith (814-397-4940) or Carol Smith (814-677-2447 x540). *ETMA is an affiliate of the Tech Council.*

[Click Here for More Information.](#)

### **.Net Workshops**

Join the Tech Council as it hosts two Microsoft .Net workshops on **April 9th** (Erie County) and **April 23rd** (Mercer County). A networking reception will follow the Mercer County workshop.

[Click Here for More Information.](#)

**Networking Reception hosted by the Tech Council and Affiliates**

Join the Tech Council and affiliates (Erie Network Users Group, Erie Technology Management Association, and Young Erie Professionals) for a networking reception on **April 30th** at the Paper Moon. **Begins at 5:30 pm and concludes at 7:30 pm.** Free Hors d'oeuvres! Cash Bar!

[Click Here for More Information.](#)

**QB Software Learning Product Released**

WQLN, Public Broadcasting of Northwest PA, Inc. and B.A.C. Consulting, Inc. announced the release of their first QB software learning product featuring MICROSOFT WORD 2002, a member of the Microsoft Office family of products.

[Click Here for additional information or contact Thomas J. Pysz, Director of Broadcast Services at Q-Multimedia, Inc.](#)

**Become a Member of the Tech Council**

Join the Tech Council today and forge powerful partnerships. Organizations can join through Platinum, Gold, Silver, or Bronze memberships. Individual memberships offered. Free student memberships.

[Click Here for More Information.](#)

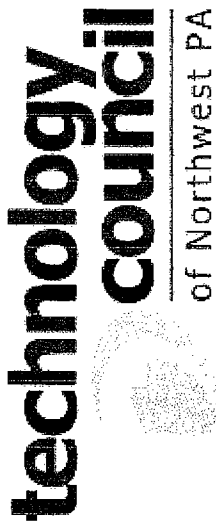
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## Sponsors



2007

Serving Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango and Warren Counties

### Technology Council of NWPA

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- Quick Links
- Contact Us

#### \* Affiliates

#### \* Community Partnership Projects

- \* Impact Committees
  - Brain Gain

#### \* Member Logon

\*

#### YEPI Young Erie Professionals

## About Us

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# technology council

of Northwest PA

## Sponsors



Serving Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Venango and Warren Counties

### Technology Council of NWPA

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- Contact Us

### Affiliates

### Community Partnership Projects

- Impact Committees
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- Interns 2003

## Past Events

- June 23 & 24, 2003: EBizITPA!: Open For e-Business Event Planned for Technology Center**  
 eBizITPA, a resource center designed to help Pennsylvania businesses and organizations understand and use information technology and e-business tools through a range of services and programs, hosted an open house at Knowledge Park. Guest took part in a tour of the center, talked to e-business experts, and previewed examples of e-business tools.
- April 4, 2003: Small Business Innovative Research (SBIR) Workshop**  
 The Tech Council, in co-sponsorship with multiple groups from the region, present a sold out SBIR workshop in Meadville.
- April 8, 2003: VEDC/Tech Council Networking Reception**  
 The Tech Council and Venango Economic Development Corporation co-sponsored a networking reception in Franklin at DeBence Antique Music World.
- April 10, 2003: Cisco Presentation at Erie Technology Management Association (ETMA) Meeting**  
 Do you feel secure with your wireless network? This was just one of the questions answered by Cisco at the monthly meeting held in Meadville of ETMA, a Tech Council affiliate.

☐ **April 30, 2003: Networking Reception hosted by the Tech Council and Affiliates**

The Tech Council and the affiliates (Erie Network Users Group, Erie Technology Management Association, and Young Erie Professionals) hosted a networking reception at the Paper Moon in Erie.

☐ **February 2003 and March 2003: County Technology Forums**

The Tech Council conducted 6 forums throughout the region to provide an overview and update on the organization for stakeholders.

☐ **March 13, 2003: Ben Franklin Technology Partners - Funding Options**

The Tech Council hosted Ben Franklin for a working session on its funding options for innovative technology ideas from business start-ups or expanding businesses.

☐ **June 13, 2002: Seed Investing As A Team Sport**

A working session for private investors in entrepreneurial ventures. This one-day seminar covered private equity investing in new companies step by step and demystified the process.

☐ **May 29, 2002: "Knowledge Town" comes to Northwest PA**

The Technology Council hosted a networking event with a presentation by Steven Zylstra, President and CEO of the Pittsburgh Technology Council and Catalyst Connection, who discussed Pittsburgh's transformation from an industry-focused to a technology-focused economy. He motivated Northwest PA to create similar opportunities through the Technology Council of Northwest PA.

☐ **March 7, 2002: Reverse Auction Conference**

Could you become invisible to your customers? Individuals learned how Internet-based reverse auctions could work for them!

☐ **March 19, 2002: E-Commerce Seminar**

This seminar provided an overview of the systems that confront small and medium enterprises when marketing their products or services through E-commerce.

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# technology council

of Northwest PA

## The Future Is Happening

[Join](#) | [Member Logon](#) | [Contact Us](#)

Thursday, July 3, 2003

### Quotes

*Through thousands of face-to-face meetings with business owners in Northwest Pennsylvania, the state's business retention program has identified a strong base of technology-related firms. These firms will now have an added resource and advocate in the new Technology Council of Northwest Pennsylvania. Pennsylvania is working hard to retain and grow our technology firms. The Technology Council will play a pivotal role in the Northwest Region by providing the educational forums, networking opportunities and linkages to other critical services that technology firms need to grow and prosper. As a coordinating body, the Tech Council can help position the Northwest as a technology-friendly region, making it a great retention tool and one that can serve to attract new technology firms to the region as well.*

Carol Kilko  
Director, the Team Pennsylvania Business Calling Program  
Pennsylvania Department of Community and Economic Development, Harrisburg

*Technology Councils are essential economic development tools for regions that want to foster and attract technology-related businesses. The best Tech Councils around the nation create the synergies and linkages needed to pursue growth in business opportunities and jobs in this sector. They can play a vital role in transforming the face of their communities through an ongoing assimilation of technology processes and*

### Tech Council Members

Ben Franklin Technology Partners Business Retention Technologies, Inc. McMahon, O'Park, Guelcher & Associates Inc.	City of Erie Erie Insurance Funding Factory Stargate Szymaniak Consulting	E-1Support Q-Multimedia QB Learning	Clarion University Edinboro University Erie County Redevelopment Authority Northwest Tri-County Intermediate Unit Palace Business Centres Printing Concepts, Inc. Verango Economic Development Corporation	<b>Individual</b>	<b>Student</b>
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### Tech Council Affiliates

Erie Network Users Group (ENUG)  
Erie Technology Management Association  
(ETMA)  
Young Erie Professionals! (YEP!)

### Tech Council Links

**interns**  
knowledge from inside  
te-athletes-2003



*perspective and business leaders can be sure that my administration will participate in this important new initiative.*

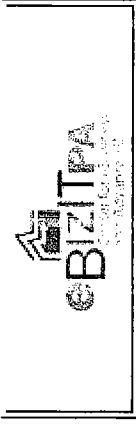
Rick Filippi  
Mayor of the City of Erie

*I have been saying that we must build a broadband infrastructure to help our current businesses be more competitive and attract new high tech businesses to Erie County . This new regional Tech Council can help lead us in the right direction.*

Rick Schenker  
Erie County Executive, Erie County

|About Us|Membership|Events|Newsletter|Links|Community Partnership|Impact Committees|Logon|

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products.

*That's why I'm pleased to hear that the private sector in concert with BRT and its county-based economic development partners have launched the Technology Council of Northwest Pennsylvania . It's an exciting opportunity that has the potential to generate a high return on investment.*

Cathy Katona  
Vice President  
The International Economic Development Council (IEDC),  
Washington D.C.

*The smart way to attract new companies, jobs and investment in the technology sector is by building on the base we already have.*

Deborah P. Roberts  
Executive Director of the Warren County Development  
Association, Warren

*By working together regionally, we can be more effective in identifying and nurturing technology-related firms whether the firm is in Erie or Franklin. We share common challenges and opportunities to succeed globally from our corner of the world.*

Richard A. Castonguay  
Executive Director, Venango Economic Development  
Corporation, Oil City

*Communities that cooperate regionally have more to offer current and prospective employers. There's a strategic benefit to approaching issues like technology from a regional*

Search  
Subjects



## Northwest Region

230 Chestnut St. Meadville, PA 16335

Business Hours: (814) 332-6945  
After Hours: 1-800-373-3358

### Welcome to the Northwest Regional Office

Site Navigation:
<ul style="list-style-type: none"><li>- NWRO Home</li><li>- Information</li><li>- Watersheds</li><li>- News</li><li>- District Offices</li><li>- Emergency Response</li><li>- Programs</li><li>- Great Lakes</li><li>- MERIT</li><li>- Directions</li><li>- Links</li></ul>

Regional Director: Kelly Burch

Serving the counties of: Butler, Clarion, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, McKean, Mercer, Venango and Warren

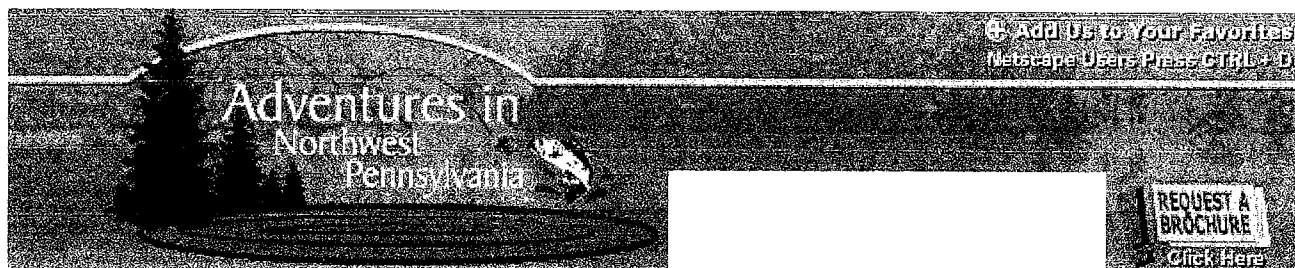
[ NWRO Home | Information | Programs ] [ Watersheds ] [ News ] MERIT | District Offices [ Great Lakes | Emergency Response ] Directions | Links ]

**Individuals & Families | Students | Educators | Farmers | Local Government | Business  
PA Home Site | GreenWorks.tv | Ask DEP | Plug-Ins | Home Page**

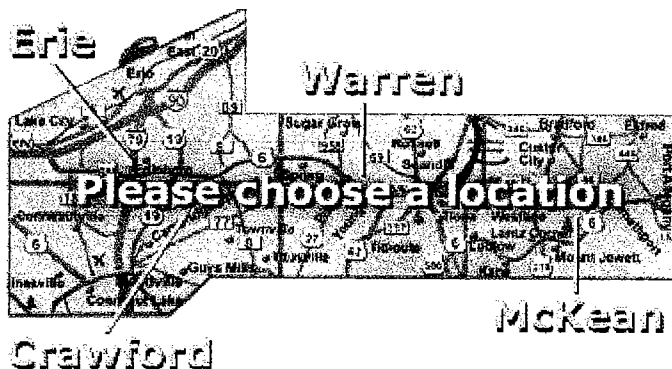
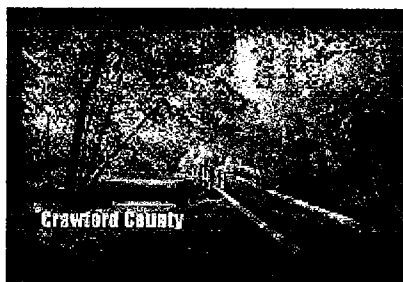
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## Crawford County



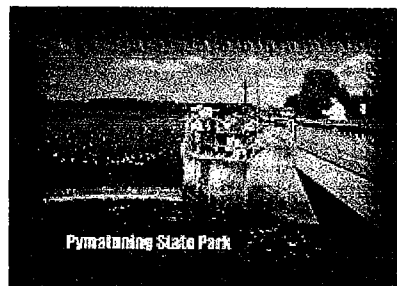
For more information about Crawford County, call 1-800-323-2338 or visit [www.visitcrawford.org](http://www.visitcrawford.org)

Send a virtual postcard from Crawford County  
- Click Here -



Crawford County's clean streams, numerous lakes and biking and hiking trails offer the outdoor adventurer and nature enthusiast numerous opportunities to relax in a pastoral, natural environment.

Pymatuning State Park serves up outdoor activities year round. Take in a winter festival, fishing contests in the spring and a kid's fishing competition in August. For a close-up look at our wild friends, visit the "Spillway" where ducks walk on fishes' backs! The fish hatchery, aquarium, and the wildlife museum - all FREE and conveniently located south of Linesville. Or take a walk or mountain-bike ride on the five-mile long



Erie Canal Towpath Trail.



Woodcock Lake boasts the Bossard Nature Trail, a multi-use trail and the dam - locally popular year-round for walking, biking and roller-blading. It is comprised of two trails; a mile long loop trail that is paved for the first eighth of a mile, and a shorter loop trail over gentler terrain. Both trails are interpretative and offer valuable information about natural environments.

Conneaut Lake resort area is home to turn-of-the-century Conneaut Lake Park, three 18 hole golf courses and robust nightlife.

For a scenic stroll or bike ride along the banks of biologically diverse French Creek, try the Ernst Trail south of Meadville. While in the area, enjoy shopping at Pennsylvania's oldest active market house in Meadville, or visit the historic Baldwin-Reynolds House.





The last remaining elegant hotel from Cambridge Springs' mineral spa years, the Riverside Inn, is well worth visiting for dining, theater or to view the Inn's antiques.

East of Cambridge Springs is one of the county's best-kept secrets, the Muddy Creek Holly Trail. This nearly mile-long boardwalk passes through richly forested bottomlands of the Erie National Wildlife Refuge. Three other well-maintained trails can be explored near the Refuge's



headquarters at Guys Mills. Stroll the residential neighborhoods of Titusville, birthplace of the oil industry, to observe the rich architecture of



substantial residences built with oil revenues. Nearby is Drake Well Historical Museum and Oil Creek Bike Trail, a ten-mile trail through the Oil Creek Gorge.

For more information call the **Crawford County Convention & Visitors Bureau at 1-800-332-2338** or visit our web site at: [www.visitcrawford.org](http://www.visitcrawford.org).


[Home](#)
[Crawford County](#) · [Erie County](#) · [McKean County](#) · [Warren County](#)
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## Attractions

a | b | c | d | e | f | g | h | i | j | k | l | m  
n | o | p | q | r | s | t | u | v | w | x | y | z

**Academy Theatre**  
275 Chestnut Street  
Meadville, PA 16335  
814-337-8000

**ACADEMY THEATRE**

With its foundations in 1885, the Academy has been bringing people great art and entertainment through its community theater, special events for adults and children, and its concert film series features. Tours of the theater are also made available to those who wish to take in the Academy's rich hundred year history.

**Allegheny College**  
520 North Main Street  
Meadville, PA 16335  
814-332-3100

**Allegheny College**

Allegheny College offers high quality liberal arts education on an attractive landscape filled with a mix of historic buildings and contemporary technology. Allegheny is ideal for conferences, workshops, summer institutes and camps.

**Allegheny Jazz Society**  
283 Jefferson Street  
Meadville, PA 16335  
814-724-2163

Allegheny Jazz Society proudly presents a series of performances each year. Performers come from areas such as New York City; Los Angeles; San Antonio; Great Falls, VA; Brooklyn, NY; Cincinnati, OH; and London, England. Performances are held at the Gardner Theatre, Meadville Council on the Arts, on Market Square, Meadville, PA. For series dates and performers call 8147242163.

**Baldwin Reynolds House Museum**  
639 Terrace Street  
Meadville, PA 16335  
814-333-9882



Once the home of a U.S. Supreme Court Justice and two mayors of Meadville, this gracious, four-story home is now open to the public as a historic house museum. Through exhibits, programs, publications, and special events, the Crawford County Historical Society offers visitors the opportunity to "be there"...to experience something of social and domestic life of county residents at the turn of the twentieth century.

---

#### **Burkett's Country Store & Museum**

11563 State Highway 618  
Conneaut Lake, PA 16316  
814-382-1322 or 814-382-7468

Visit The Old Store Museum and "Step Into Yesterday"! We offer unique items such as old-fashioned candy, handcrafted jewelry, homemade fudge, and more! Open summer from 10 am to 7 pm. We are located just down the road from Conneaut Lake Park.

---

#### **Canadohta Lake Resort Area**

24654 Pasture Drive  
Union City, PA 16438  
8146942458



Canadohta Lake can offer you a unique experience that partner's lovely natural scenery with fun attractions, great shopping, delicious eating adventures, and wonderful unique overnight accommodations centered are the second largest natural lake in Pennsylvania.

---

#### **Colonel Crawford Park**

Woodcock Creek Lake  
Meadville, PA 16335  
814-333-1258

A 311 acre recreational park operated by the Crawford County Commissioners, the park serves visitors for camping, swimming, hiking, boating, and picnicking. Facilities include 111 campsites, lifeguard protected swimming beach with bathhouse and concession building, picnic shelters, and six lane boat launching ramp. Trout are in Woodcock Creek, while muskie, walleye, and bass await the angler in the Lake. For camping reservations call 8143337372 or 8147246879.



**Conneaut Cellars Winery**  
12005 Conneaut Lake Road  
Conneaut Lake, PA 16316  
814-382-3999



Our award winning wines cover a broad spectrum of tastes from traditional favorites to unique regional Wines to the noble vinifera of world fame. All are made in the distinctive style compatible with our Lake Erie microclimate. Stop by today for a tour, Wine sampling, and shopping in the gift shop.

**Conneaut Lake Park**  
12382 Center Street  
Conneaut Lake, PA 16316  
814-382-5115



Travel back in time to a century old amusement park that will be sure to still show you a fun day. The very feel of the park, indeed even its aroma, hint of a long and steady past there for us to enjoy. Conneaut Lake Park is a salve to nerves stressed to the breaking point - truly a place of relaxation and refreshment.

So, we offer to you now, to take a ride back in time, to remember and to relive, and to make new memories as patrons and lovers of Conneaut Lake Park. Ride 80+ rides, cool off in the lazy river or on the water slides, relax on the beach, or stroll down the 600-foot boardwalk. Hold on tight, and enjoy the ride!

**Conneaut Lake Resort Area**  
Conneaut Lake, PA 16316  
814-333-1258



Whether you're looking for peaceful waterfront serenity, unique shopping experiences, a variety of savory dining opportunities, or the thrill and nostalgia of a ride on our classic wooden roller coaster, the "Blue Streak", at Conneaut Lake Park, we have something for everyone.

And we've reserved a spot for YOU! Nestled on Pennsylvania's scenic RT. 6, between Pittsburgh and Erie, and only minutes from Ohio, the Conneaut Lake Resort Area surrounds beautiful Conneaut Lake, PA's largest natural lake. Fishing, swimming, water skiing (we have no horse power limit), sunbathing or simply relaxing by the water are all yours to enjoy.

**Crawford County Barbershop Quartet**

485 Chestnut Street  
Meadville, PA 16335  
814-336-2521

Enjoy the sounds of yesterday as the beautiful sounding quartet wisp you back in time. The quartet holds annual shows and performs each Valentines Day. On Valentines Day the quartet travels from location to location to sing to individuals, present them with a red rose and balloon. For your singing Valentine - call today! Also, call for show times and dates.

**Crawford County  
Historical Society**

848 North Main Street  
Meadville, PA 16335  
814-724-6080

**Crawford County  
Historical Society**

Organized in 1880, the Crawford County Historical Society collects, preserves, and interprets the county's history. The Society is one of the oldest and most comprehensive repositories for genealogical resources in northwestern Pennsylvania. Serving patrons throughout the United States and Canada, the Society's holdings focus on Crawford County history. The genealogical collection, however, also includes materials from other counties in northwestern Pennsylvania, as well as Ohio and New York.

**David Mead Log Cabin**

Kenneth A. Beers, Jr.  
Bicentennial Park  
French Street  
Meadville, PA 16335  
814-333-1258



In 1787, 36-old David Mead and his brother John went scouting the northwestern Pennsylvania wilderness for a new location to settle. On May 12, 1788, they camped under a wild cherry tree on the east bank of French Creek and settled there, thus founding the first permanent settlement in all of Northwestern Pennsylvania. The cabin is available by appointment to community groups and organizations for tours. It is open to the public for tours every Saturday and Sunday, from 1 p.m. to 4 p.m., Memorial Day to the end of August.

**Erie National Wildlife Refuge**

11296 Wood Duck Lane  
Crawford County, PA 16337

**Erie National****Wildlife Refuge**

Guys Mills, PA 10527  
814-789-3585  
800-344-WILD

### **Erie National Wildlife Refuge**

The Erie National Wildlife Refuge offers 8,777 acres of recreational enjoyment. The diverse habitat types found on Erie Refuge attract over 237 species of birds, 47 species of mammals, and 37 species of amphibians and reptiles. Bird enthusiasts may readily see Canada geese, wood ducks, mallards, blue-winged teal, hooded mergansers, and many others. Come enjoy the visitor center, nature trails, hunting, fishing, and take in nature's beauty!

### **Finney's Pumpkinville**

24999 Highway 99  
Cambridge Springs, PA 16403  
814-398-4590

Jack and Janet Finney founded Finney's Pumpkinville in October 1959. Their first Halloween display consisted of a large corn shack surrounded by huge orange pumpkins. The pumpkins were stolen by "hall-o-weener's" one evening. Surprised to think that someone would actually take the jack-o-lanterns, the Finney's thought, "If someone would take pumpkins, maybe people would buy them". The next year, the Finney's raised a few more pumpkins and Mrs. Finney stuffed some old clothes with straw and placed Halloween masks on pumpkins, creating a wolf, Red Riding Hood and a standing witch. Year after year, Finney's Halloween display grew along with the acres of pumpkins, gourds, squash, Indian corn, and popcorn. Even now, thousands of area schoolchildren arrive on scheduled bus tours during October to be greeted by the witch, Scarecrow, and cat in Pumpkinville.

### **Flamingo Productions**

7764 Southland Road  
Mentor on the Lake, OH 44060  
440-209-0343

Flamingo Productions organize the annual Do-Wopp Weekends. The Do-Wopp weekend is held each Memorial Day and Labor Day weekends at the historic Conneaut Lake Park. Travel back in time to hear spectacular sounds of yesterday. Grab your best girl, put your poodle skirt on, and cruiz on in to Conneaut Lake Park!

**French Creek Ecotours**

French Creek Project  
Allegheny College  
PO Box 172  
Meadville, PA 16335  
814-282-8300



French Creek Ecotours offers canoe & kayak excursions along Pennsylvania's last remaining colonial era stream. The Ecotours will introduce you to the rich human history and vast biodiversity of this nationally renowned stream. Open Thursday through Sunday & all major summer holidays, weather permitting, also by appointment. Reservations are recommended.

**French Creek  
Recreation Trails  
Rails to Trails**

773 North Main Street  
Meadville, PA 16335  
814-333-1258



Ernst Bike Trail is a Rails to Trails project, EBT is perfect for biking, walking, running, inline skating, and horseback riding. This former railroad bed runs along French Creek and through marshlands, wildflower meadows and beautiful countryside. The trail can be accessed off of Mercer Pike, Rt. 322 or Krider Road.

**John Brown Farm, Tannery, & Museum**

17620 John Brown Road  
Guys Mills, PA 16327  
814-967-2099

In Pre-Civil War Crawford County, Pennsylvania, the farm of the great abolitionist John Brown played a strategic role in the Underground Railroad. Disbursing "depots" in the area, John Brown aided in the passing of an estimated 2,500 slaves. In the town of New Richmond, his farm and tannery was a major stop on the Railroad, marking its place in history from 1825 to 1835.

The farm, now a museum, proves to be an educational, exhilarating experience as you learn more about this great man of history and his many heroic efforts. There is also a gift shop allowing visitors to take a piece of that experience with them to cherish for a lifetime.

**Johnson-Shaw  
Stereoscopic Museum**  
423 Chestnut Street  
Meadville, PA 16335  
814-333-4326



An adventure in photographic history and binocular vision awaits you at the Johnson-Shaw Stereoscopic Museum. The Museum features the collection of the Keystone View Company, formerly of Meadville, Pennsylvania. For more than 80 years Keystone View Company was the largest domestic producer of stereographic materials. Stop in to view the past!

**Knapping Knapp Farm**  
43778 Thompson Run Road  
Titusville, PA 16354  
814-827-1092



A registered Pennsylvania century farm dating back to 1813, the Knapping Knapp holds more than 1000 acres of outdoor activity for hunting, including guided turkey, deer, and bird hunts, and fishing, which includes fly-fishing in the nearby streams. Enjoy horseback riding on guided trails. The sixth generation of Knapp's, Vern and Peg, host the farm and welcome all guests to enjoy, relax, and maybe even learn a little about their way of life including crop and timber farming. If you want to know what farming life is like, the Knapp's are ready to accommodate you with a warm smile and festive fun.

**Meadville Area  
Recreation Complex**  
800 Thurston Road  
Meadville, PA 16335  
814-724-6006



This complex has a sports diversion for every season. From skating on ice to spiking the ball on sand, you can swim in the pool or picnic under a shelter. Practice your backhand at the tennis courts or sharpen your skills at the skateboard park. Meadville Area Recreation Complex is the M.A.R.C. for fun on any map. See you in Meadville!

**Meadville Elks Lodge #219**  
15438 State Hwy 86



Meadville, PA 16335  
814-724-5274



Private club with large banquet room to rent to members and public for wedding, meetings, reunions, etc. We are able to accommodate up to 400 people. Let us take care of your next party while you sit back, relax, and enjoy.

### **Meadville Market House**

910 Market Street  
Meadville, PA 16335  
814-336-2056



Renovated in 1970, the Market House serves not only its original purpose as a city market but also as a meeting place for people from all walks of life and as a one of the major underpinnings of downtown Meadville. Although the growing season is limited, the Market House is busy all year offering a variety of products, which include fresh baked goods, candies, homemade pasta, coffees, maple sugar products, coins, crafts, and more.

### **Oil Creek & Titusville Railroad**

7 Elm Street  
Oil City, PA 16301  
814-676-1733



Experience two great eras in America's development on the Oil Creek and Titusville Railroad. Relive the days of rail travel in an open-air gondola car, or send mail to friends from America's only working railway Post Office car. An exciting 27-mile ride will take you through the "valley that changed the world," where the world's first oil boom created vast fortunes. Take a 2 1/2 hour ride from Titusville to Rynd Farm.

### **Pioneer Steam & Gas Engine Society of NWPA, Inc.**

Pioneer Show Grounds  
Saegertown, PA  
Exit 154, I-79 and Rt. 198  
814-763-5913 (phone on grounds)  
814-333-1258



Come join us for our annual shows and experience antique tractors, chain saw sculpture, antique cars/trucks, steam kettle cooking, oil well engines,

steam engines, kiddies tractor pull, blacksmith shop, ladies display, parades, demonstrations, displays, foods, and much, much more! Don't miss these spectacular events!

---

### **Pymatuning State Park**

2660 Williams Field Road  
Jamestown, PA 16134  
724-932-3141

Pymatuning is one of the largest state parks in the Commonwealth. Pymatuning Lake is especially lovely in late spring evenings when the sunset gilds the water and colorful sailboats appear to slide across a lake of gold.

Non-powered boats and boats to 10 horsepower are permitted. There are three Pennsylvania boat marinas where floatboats, motorboats, rowboats, canoes and motors can be rented.

With 657 campsites in three areas, Pymatuning is one of the largest camping areas in the Commonwealth. 25 modern rental cabins are available for year-round use. Anywhere along the lake, there are beautiful vistas.

Unique sights include the dam and the Linesville "spillway." The "spillway" is perhaps one of the best known locations because "ducks walk on the fishes' backs" to compete for food fed by the visitors. Four bathing beaches are open from Memorial Day through Labor Day. In addition, a beach for campers is located in the Jamestown Camping Area. Three of the beaches have bathhouses with sanitary facilities and food concession stands or food vending machines.

In the spring there is ice fishing, ice-skating, sledding, iceboating, cross-country skiing and snowmobiling. In addition, Pymatuning hosts the Annual Snow Fun Days. A spring concession at the Jamestown Marina has refreshments, ice skates, and cross-country skis for rent.

Retreat to nature in Pymatuning State Park!

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### **Pymatuning Waterfowl Expo**

PO Box 742  
Linesville, PA 16424  
814-683-5794

The annual Pymatuning Waterfowl Expo is sponsored by Ducks Unlimited and will include displays of local

# Allegheny Communities

Erie County and the state provide for more than the bayfront and the lake. There are special communities along the easement that merit your attention.

## Meadville

[Government](#) | [Local Offices](#) | [History](#) | [Events](#) | [Community](#) | [Visiting](#) | [Weather](#)

[PA Legislative Directory](#)

Albion

Amity

Cambridge Springs

Concord

Conneaut

Corry

Cranesville

Edinboro

Elgin

Elk Creek

Erie

Fairview

Franklin

Girard Borough

Girard Township

Greene

Greenfield

Harborcreek

Lake City

Lawrence Park

LeBoeuf

Welcome to the community that served as the seat of government for several sparsely settled counties in 1800. The once tiny hamlet has grown into a third-class city that is remaining vital and looking to future growth. Come sample some of the myriad of activities throughout the year, visit the historic buildings, stop and shop at the old Market House, or walk around Diamond Park and the campus of historic Allegheny College. Meadville residents welcome you to their city!

### Government

#### General Data

Year Organized	1866
1990 Census	14,250
City Millage (OPT)	17.32
School Millage	34.22
City per Capita	\$10.00
School per Capita	\$5.00
Real Estate Transfer (%)	1%
Earned Income Tax (%)	1%

#### Codes & Ordinances

Zoning Ordinance	Yes
Subdivision Regulation	Yes
Trailer/Mobile Home	Yes
Sewer	Yes
Garbage & Refuse	Yes
Gun Control	Yes
Green River, etc.	Yes
Planning & Zoning	Yes
Sewer Authority	Yes
Water Authority	Yes
Building Committee	Yes
Parks & Recreation	Yes
Board of Appeals	Yes

#### Boards & Commissions

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McKean Borough

**Local Offices**

McKean Township

**City of Meadville**

Meadville

984 Water Street  
Meadville PA 16335

Millcreek

Ph: (814) 724-6000  
Fax: (814) 333-3353

Mill Village

8 a.m. – 5 p.m., Monday - Friday

North East Borough

**Mayor**

Richard Friedberg

North East Township

**Council**Samuel Byrd  
Donald Gill  
Brian Hill  
LeRoy Stearns

Platea

Meeting Date: Second and Forth Tuesdays,  
6 p.m.

Ripley, NY

**City Administrator**

Joseph Chriest

**City Clerk**

Ronald Rushton

Saegertown

**Earned Income Tax Office**

Sally Limber

Springfield

**City Controller**

Richard Stephenson

Summit

**Code Enforcement**

Thomas Youngblood

Titusville

**City Engineer**

Joseph Chriest

Union City

**City Treasurer**

Aundra Zack

Union Township

**City Solicitor**

Russell Schetroma

Venango

**Tax Collector**Property & Earned Income  
Russell Schetroma

Washington

**School District**

Crawford Central School District

Waterford Borough

**Fire Department**

City of Meadville Fire Department

Waterford Township

**Police**

City of Meadville Police Department

Wattsburg

**History**

Wayne

The nation was barely more than a decade old when Pennsylvania officials divided the northwestern portion of the state into counties. By 1800, settlement was still so sparse that only one seat of government was established for the counties of Crawford, Erie, Mercer, Venango and Warren and it was located in the hamlet of Meadville in Crawford County.

Wesleyville

The county was named for Col. William Crawford, a distinguished frontiersman and friend of Pres. George Washington. David, John and Joseph Mead had founded the first settlement in the territory in 1788. The settlement, first known as Cussewago, then Mead's Mills, eventually became Meadville. Indian uprisings caused the settlers to evacuate the settlement in 1791, but many soon returned after the Battle of Fallen Timbers in 1794. David Mead, a general in the Continental Army during the Revolutionary War, was appointed Associate Judge of

Crawford County and served until his death in 1816.

In 1795 the Holland Land Company established an office and as more and more settlers arrived in the region, the other counties gradually formed their own governments. The little hamlet of Meadville already had a small school by 1801 and in that same year weekly postal service began. In 1804 a log courthouse was built and the next year the community supported a weekly newspaper. It was only the fourth such publication west of Pittsburgh at that time. In 1815 a liberal arts school, called Allegheny College, was planned for the area and opened for classes within two years. Several churches opened and by 1823 the community was large enough to incorporate as a borough.

Two events occurred in these early years: one sad, one glad. In 1815 the community's founder and benefactor, David Mead, died. On June 2, 1825, the borough briefly hosted another Revolutionary War hero. The Marquis de LaFayette was traveling via stagecoach to Erie and stopped in Meadville to the cheers and celebrations of its citizens. Many veterans of the Revolutionary War turned out to greet him at Gibson's Hotel. After a meal, he adjourned to the more refined Samuel Torbett's Hotel where the ladies waited to greet him. By nightfall he had continued on his journey.

Other communities in the northwest region were growing also and the early mode of travel on French Creek eventually gave way to roadways and turnpikes, which were laid to other settlements. Meadville was along the way on the Waterford & Susquehanna Turnpike, begun about 1807. A stagecoach rumbled through on a route laid from Bellefonte to Erie by 1820. The Erie Extension Canal also passed through the area from Beaver to Erie in 1843. In the late 1840s plank roads opened to Edinboro in Erie County and to nearby Guys Mills. More and better transportation was coming and in 1862 the Atlantic and Great Western RR (A&GWRR) rolled through on its way to Erie County and on into New York State. Growth was so tremendous that in 1866 the borough incorporated as a city.

Important businesses in those early years were three iron works: Eagle Iron Works, established in 1845; Crawford Iron Works in 1858; and Phoenix Iron Works in 1865. The A&GWRR established shops at Meadville, which became one of the largest employers in the area. About 1880 the line became the New York, Pennsylvania & Ohio (NYPA&O RR) and continued to bring prosperity to the citizens.

In the late 1880s a street-paving program began and within 10 years a trolley system was operating on the brick-lain streets. The first automobile was seen in Meadville in 1901 and by 1904 two dealers had opened for business.

City life improved, too. After the first Meadville Fair in 1856 a farmers' market was built and continued for about two years. In 1870 city officials built a new brick Market House with market days three times a week, which continued for many years. Children's orphanages and hospitals opened, a library was begun, churches prospered, other technical and higher education facilities opened and Allegheny College continued to grow. Allegheny opened its doors to women students in 1870 and one of the first dozen students was Ida Minerva Tarbell who at the beginning of the 1900s would investigate the oil industry and John D. Rockefeller, leading to a congressional inquiry and new enforcement laws with regard to monopolies. Diamond Park was established in the center of the city. There in 1876 an oak tree was planted in commemoration of the nation's Centennial. In 1880 several societies organized, including the Crawford County Historical Society, and in 1888 the city celebrated its own Centennial.

In the first half of the 20<sup>th</sup> Century many service and social organizations formed chapters in Meadville. City authorities offered ever more services in keeping with a

third class city. The NYPA&O RR had become the Erie RR and in 1914 the line moved its headquarters to Meadville. A bus system began in 1925 and the next year the trolley service was discontinued. Two years later the Richmond Airport opened. It has since expanded to become the Port Meadville Airport. Talon Zippers, one of the city's major employees of the century, began operation here in 1926. It continued in operation for about 60 years, when it closed and the facilities became the location of the Redevelopment Authority's incubator for small businesses. The Authority had formed in 1956.

Since mid-century, the city has undergone much reorganization. It changed to a City Manager form of government; a downtown mall was constructed in 1971 and 16 years later a Main Street Program was begun. The Erie RR became the Erie-Lackawanna RR, then later Conrail. Passenger service was discontinued in 1970, although excursion trains now roll through in the summer to various points north and south. Allegheny College, one of the oldest in the United States, expanded and today offers degrees in 29 majors. Once again the city celebrated the nation's birthday – a bicentennial in 1976, and the city's bicentennial just 12 years later. The old Market House was adapted for vendor-use and is once again a bustling part of city life.

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## EVENTS

### All Year

- Dates TBA. Active Aging sponsors a variety of new and annual events throughout the year for senior citizens. Call (814) 336-1792 or (800) 321-7705 for further information.
- Dates TBA. Allegheny College sponsors a variety of public events all through the year. For a current schedule Call (814) 332-3100.
- Dates TBA. Meadville Area Image Committee works in conjunction with the Chamber of Commerce to sponsor annual and new events throughout the year. For additional information call (814) 333-3331.

### January

- 2<sup>nd</sup> weekend, Christmas Tree Pickup in Meadville. Sponsored by the Meadville Jaycees.

### February

- 10, Demolition Derby, Crawford County Fairgrounds off State Route 77, 10 a.m. – 5 p.m.

### March

- 1<sup>st</sup> Saturday, Old House Fair, Community Center at 1034 Park Avenue. Sponsored by the Meadville Area Coalition.

### April

- 17, St. Patrick's Day Parade, Downtown Meadville. Noon.

### **June**

- 11 – 15, Sojourn (canoe float), French Creek. Sponsored by the French Creek Project. Reservations required. Call (814) 332-2946.
- 14, Night Glow Hot Air Balloon event, Meadville Area High School.
- 15-17, Thurston Classic Hot Air Balloon event. Robertson Sport Complex at Allegheny College.
- 4<sup>th</sup> Weekend, Wild Wind Folk Art Festival.. Sponsored by the Meadville Council on the Arts.

### **July**

- 4<sup>th</sup> Saturday, Grand Prix, Diamond Park. Sponsored by the Meadville Rotary Club.

### **August**

- Date TBA, Annual Sidewalk Sale Day, 848 Market Street.
- 18-25, Crawford County Fair, Fairgrounds off State Route 77. This fair is the largest agricultural fair in Pennsylvania outside the State Farm Show.

### **November**

- Day after Thanksgiving, Light Up Night in Meadville. Sponsored by the Meadville Area Image Committee and Meadville Business District Association.

### **December**

- 1<sup>st</sup> 10 days, Holiday Decorating Contest in 16335 zip code area. Sponsored by the Meadville Area Image Committee.
- 13 - 15, Winterfest, Market House on Market Street. Special events, with wine & cheese tasting from area wineries. Thursday & Saturday, 11 a.m. – 3 p.m. Friday, 11 a.m. – 7 p.m.
- 3<sup>rd</sup> Saturday, Children's Community Christmas Party, Meadville Area Senior High School. Sponsored by the Sertoma Club.
- 31<sup>st</sup>, New Year's Eve Celebration, several locations in Meadville beginning at 5:30 p.m. in the Downtown Mall on Water Street. Sponsored by several organizations in the city.

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## **COMMUNITY**

- Active Aging
- American Legion

- American Legion Auxiliary
- Business & Professional Women
- Community Center of Crawford County
- Creek Connections
- Elks Club
- John Brown Heritage Association
- Kiwanis
- League of Women Voters
- Lions Club
- Meadville Area Image Committee
- Meadville Chamber of Commerce
- Meadville Coalition
- Meadville Community Theatre
- Meadville Council on the Arts
- Meadville Garden Club
- Meadville Jaycees
- Meadville Line Dancers
- Meadville Millennium Committee
- Rotary Club
- Sertoma Club
- Veterans of Foreign Wars (VFW)
- VFW Auxiliary
- Woman's Club
- Zonta

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## VISITING

The old Market House, constructed by city authorities in 1870 has been revamped for small vendors. It's a special visit, with an atmosphere that feels small and intimate. There a visitor can find arts and crafts, baked goods, and more. Regular hours are Mondays through Fridays from 8 a.m. to 4 p.m. Saturday hours are 7 a.m. to 3 p.m.

The second floor of the Market House is home to the Heeschen Gallery with changing exhibits. Hours are Monday – Friday, 12:30 to 4 p.m. and Saturdays, 10 a.m. to 1 p.m. Admission is free.

The French Creek Outdoor Learning Center is located northwest of Meadville on a 170-acre location off Mosiertown Road on the west side of French Creek. It provides programs on many topics such as local business practices along its route and industrial ecology. Programs for school children include social studies and drama. Many activities related to French Creek are conducted all along this historic waterway. The French Creek Project has been the recipient of state and national awards in its effort to raise awareness of the Creek and its future. Allegheny College is a major participant in the program. For those who would enjoy a first-hand look at the Creek, plan to take a canoe ride in good weather. Access to the waterway is available at several locations in Erie County as well as Crawford

County, including Walker's Landing and Bicentennial Park in Meadville.

Here's a neat way to visit the city - take the train! Tickets for special excursion trains can be purchased through the Chamber of Commerce, (814) 333-1258 or (814) 337-8030. Boarding in Meadville is at the old Bessemer Street Station. The *Erie Limited* originates in Meadville, travels through Cambridge Springs, usually with a lunch stop and continues to Corry then returns. The trains are scheduled in the spring and fall with occasional summer trips.

Three parks are located in the city. One, called Diamond Park, is the square by the Courthouse. It is here that the Centennial Oak Tree still stands tall. The other is Centennial Park at the west end of the city off Mead Street. Located here is a replica of the log cabin that was built by the pioneer, David Mead, when he first arrived in the region. Open hours and special events are generally scheduled during the summer season. The third park is a well-equipped playground for children called Huidekoper Park and is on the east side of the city. The Downtown Mall runs north and south along Water Street, west of the courthouse.

Another good stop is the Meadville Area Recreation Complex off Thurston Road. Skateboarding is a big activity there as well as other sports.

One of the most historic sites in Meadville is the Baldwin/Reynolds House. Henry Baldwin had been a lawyer in Meadville during its earliest days. He was later appointed to the position of Justice of the U.S. Supreme Court. He retired about 1840 and returned to Meadville to live out his life, practicing law from time to time. In 1841 he contracted for a magnificent antebellum home in the Greek Classical Revival style to be built for himself and his wife. It was not quite finished when he died and his widow, not wanting such a large home, sold it to her nephew, William Reynolds. The house and grounds are quite fine, with open hours during the summer and on special occasions. One of these is conducted every other year (2000 was the last) by the Meadville Garden Club during the Christmas season. They display decorated trees throughout the house. Also on the grounds is the doctor's office of Dr. J. Russell Mosier. He was a country doctor who practiced in a small community north of Meadville called Little Corners. Dr. Mosier died in 1938 and his family closed the small office, never to open it again. In 1976 the family donated it to the Crawford County Historical Society and it was moved to the grounds of the Baldwin/Reynolds house. Near the pond on the grounds is where the 1813 militia encamped. They had been organized for the defense of Lake Erie. The house and grounds are owned and maintained by the Crawford County Historical Society.

The Historical Society has compiled a self-guided tour to the many historic sites in Meadville. Pick one up at the library at 848 North Main Street and take the tour! There's lots of history in Meadville and makes a fine afternoon's walk.

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[Back to TourErie.com](#)

Albion | Amity | Cambridge Springs | Concord | Conneaut | Corry | Edinboro | Elgin | Elk Creek | Erie | Fairview | Franklin  
Girard Borough | Girard Township | Greene | Greenfield | Harborcreek | Lake City | Lawrence Park | LeBoeuf | McKean Borough  
McKean Township | Meadville | Millcreek | Mill Village | North East Borough | North East Township | Platea | Ripley, NY | Saegert  
| Springfield | Summit | Titusville | Union City | Union Township | Venango | Washington | Waterford Borough | Waterford Town  
| Wattsburg | Wayne | Wesleyville



# Communities

Erie County and the 16 Suburbs of Erie are located in the heartland of the lake. Here are special communities along the scenic shoreland near Saegertown.

[Aibion](#)

## Saegertown

[Government](#) | [Local Offices](#) | [History](#) | [Events](#) | [Community](#) | [Visiting](#) | [Weather](#)

[Amity](#)

[PA Legislative Directory](#)

[Cambridge Springs](#)

Said the 1884 history of Crawford County, "Saegertown is pleasantly located on a plain in French Creek Valley... It is one of the handsomest villages in Crawford County." The borough remains a handsome community, with residents who work to preserve its history and character. They welcome you to their town.

[Concord](#)

[Conneaut](#)

[Corry](#)

### Government

[Cranesville](#)

#### General Data

Year Organized 1849

[Edinboro](#)

1990 Census 1,066

#### Taxes

Borough Millage (OPT) 7

[Elgin](#)

School Millage 38.35

[Elk Creek](#)

Borough per Capita \$10.00

School per Capita \$5.00

[Erie](#)

Real Estate Transfer (%) 0.5%

Earned Income Tax (%) 1%

[Fairview](#)

#### Codes & Ordinances

Planning & Zoning Yes

Subdivision Regulation Yes

[Franklin](#)

Trailer/Mobile Home No

Sewer Yes

[Girard Borough](#)

Garbage & Refuse Yes

Gun Control Yes

[Girard Township](#)

Green River, etc. No

Parks No

[Greene](#)

#### Boards & Commissions

Planning & Zoning Yes

Sewer Authority Yes

[Greenfield](#)

Water Authority Yes

[Harborcreek](#)

Building Committee No

Parks & Recreation No

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McKean Borough

McKean Township

Meadville

Millcreek

Mill Village

North East Borough

North East Township

Platea

Ripley, NY

Saegertown

Springfield

Summit

Titusville

Union City

Union Township

Venango

Washington

Waterford Borough

Waterford Township

Wattsburg

Wayne

Wesleyville

## Local Offices

### Saegertown Borough

603 Erie Street, PO Box 558

Saegertown, PA, 1616433

Ph: (814) 763-4600

Fax: (814) 763-4600

Office Hours: 8 a.m. – 4:30 p.m., Monday - Friday

### Mayor

Fred W. Smith

### Council

Gerry Deane, Pres.  
 Philip Koon, V. Pres.  
 Charles Lawrence  
 Pentice Copeland  
 Doris Wilson  
 Leonard Stites  
 Ron Kuntz

Meeting Date: Second Monday, 6:30 p.m.

### Secretary/Treasurer

Patricia M. Reed

### Zoning Administrator

Steve Marshall

### Engineer

Eads Group, Neilan Engineers

### Solicitor

Jeff Millin, Esq., Shaffer, Swick

### Auditors

Maloney, Reed Scarpitti

### Tax Collector

Henry W. Baldwin, Jr.

### School District

Penncrest School District

### Fire Department

Saegertown Volunteer Fire Department

### Police

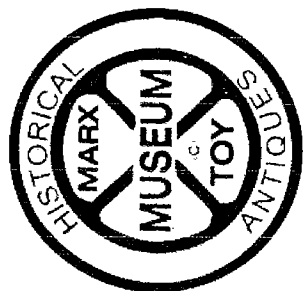
State Police, Meadville Station

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## History

The story of early Saegertown is the story of four settlers who each came at an opportune time. The first to purchase land in this part of Crawford County was Patrick M'Gill who came in 1792. With Indian activity still volatile, he left the area until it was safe to return with his family three years later. There was a spring on M'Gill's property and during the early years friendly Indians continued to camp near these "sweet waters" during the summer.

A second important settler was Maj. Roger Alden, a veteran of the Revolutionary War who had served on Gen. George Washington's staff. Alden was the representative for the Holland Land Company. He bought land for his own use from Patrick M'Gill (who later changed the spelling of his name to McGill). On that land Alden built mills. As still more settlers came, the hamlet, which was first known as McGill's Settlement, became Alden's Mills. Alden also built a dam that



# Erie Attractions

When you are in Erie, visiting the Marx Toy Museum, Inc., here are some other Erie Attractions that you might also want to visit.

Also provided is the Erie Chamber of Commerce's website, Tour Erie's website, Port Erie's website and Erie Yesterday's website to give you more reasons to visit.

[Home](#)

[Museum Information](#)

[Exhibits & Programs](#)

[Museum Membership](#)

[Gift Shop](#)

[Directions to the Museum](#)

[Erie Lodging](#)

## The Erie Zoo

423 West 38th Street, Erie, PA

814-456-5969

[www.eriezoo.org](http://www.eriezoo.org)

## The Erie Firefighters Historical Museum

428 Chestnut Street, Erie, PA

814-864-4091

[www.touerie.com/firefighters\\_historical\\_museum.shtml](http://www.touerie.com/firefighters_historical_museum.shtml)

## The Erie Maritime Museum

150 East Front Street, Erie, PA

## expERience Children's Museum

420 French Street, Erie, PA

Erie Attractions	814-452-2744 <a href="http://www.brign Niagara.org/museum.htm">www.brign Niagara.org/museum.htm</a>	814-453-3743 <a href="http://www.erie-childrensmuseum.org">www.erie-childrensmuseum.org</a>
Latest Marx Museum News		
History of the Museum	The Bicentennial Tower Dobbins Landing, Erie, PA 814-455-6055 <a href="http://www.tourerie.com/bicentennial_tower.shtml">www.tourerie.com/bicentennial_tower.shtml</a>	The Erie County Library 160 East Front Street, Erie, Pa. 814-451-6900 <a href="http://www.ecls.lib.pa.us">www.ecls.lib.pa.us</a>
Louis Marx & Company History		
Former Marx Employees Form		
Guest Book	The Erie Art Museum 411 State Street, Erie, PA 814-459-5477 <a href="http://www.erieartmuseum.org">www.erieartmuseum.org</a>	The Erie Planetarium 356 West 6th Street, Erie, PA 814-871-5790
Contact Us		
Other Toy Museums		
	The Battles Museum of Rural Life 436 Walnut Street, Girard, PA 814-774-4788 <a href="http://www.tourerie.com/battles_museum_of_rural_life.shtml">www.tourerie.com/battles_museum_of_rural_life.shtml</a>	
	The Erie Philharmonic	The Erie Playhouse

1006 State Street, Erie, PA 814-455-1375 <a href="http://www.eriephil.org/right.html">www.eriephil.org/right.html</a>	13 West 10th Street, Erie, PA 814-454-2852 <a href="http://www.erieplayhouse.com">www.erieplayhouse.com</a>
The Warner Theater 811 State Street, Erie, PA 814-452-4857 <a href="http://www.erieciviccenter.com/warner.htm">www.erieciviccenter.com/warner.htm</a>	The Erie Civic Center 809 French Street, Erie, PA 814-453-7117 <a href="http://www.erieciviccenter.com">www.erieciviccenter.com</a>
The Erie Seawolves 809 French Street, Erie, PA 814-459-4445 <a href="http://www.seawolves.com">www.seawolves.com</a>	The Erie Otters 809 French Street, Erie, PA 814-455-7779 <a href="http://www.ottershockey.com">www.ottershockey.com</a>
Presque Isle State Park Peninsula Drive, Erie, PA <a href="http://www.presqueisle.org">www.presqueisle.org</a>	Waldameer Park Peninsula Drive, Erie, PA 814-838-3591 <a href="http://www.waldameer.com">www.waldameer.com</a>
The Millcreek Mall	

5800 Peach Street, Erie, PA

814-868-9000

[www.millcreekmail.net](http://www.millcreekmail.net)

The Erie Chamber of Commerce

[www.eriechamber.com](http://www.eriechamber.com)

Tour Erie

[www.tourerie.com](http://www.tourerie.com)

Port Erie

[www.porterie.org](http://www.porterie.org)

Erie Yesterday

[www.goerie.com/erieyesterday](http://www.goerie.com/erieyesterday)

Send mail to [museum@themarxtoymuseum.org](mailto:museum@themarxtoymuseum.org) with questions or comments about this web site.

Designed by E. B. Services in Erie, Pa.

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Member!

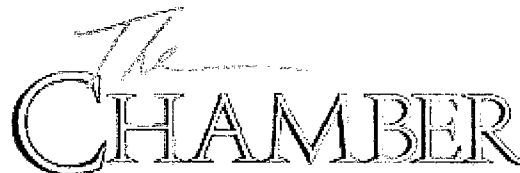
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Area for 100 years!**



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Member

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Upcoming Events**

## Erie Area Chamber of Commerce

**Growth and Development**

### GROWTH AND DEVELOPMENT

Industrial | Downtown | Waterfront | Commercial | Infrastructure  
Retail | Institutional | Residential

**Industrial** - Bush Industries, with Phase I of a one-million-square-foot facility, a distribution center, completed, and an adjacent manufacturing plant under construction. New industrial parks are expanding, and many small industrial businesses are growing. For example, Erie Brewing has substantially expanded at the new Michael J. Veshecco Industrial Park, 12th and Greengarden. Even parts of the developing Bayfront remain industrial. Metro Marine has taken over the former Litton shipbuilding facility and has expanded from ship repair to the building of double-hulled ships.

**Downtown** - Erie residents can resume the tradition of meeting "under the clock" at Erie's landmark Boston Store, where renovations are complete. The building, which sat idle for a number of years, now has ground floor commercial/retail space and large apartments on the top five floors. The Erie Area Chamber of Commerce opened its offices in Boston Store Place on July 1, 1999. See the architectural award-winning Jerry Uht Ballpark, seating 6,000 people for Erie SeaWolves home games. Many games were a sellout in the initial 1995-1998 seasons, and 1999 brought AA-class baseball to Erie. Nearby is an attractive new parking ramp to accommodate renewed downtown growth and the new ballpark. It is connected to the Renaissance Centre, formerly the Baldwin Building, and houses the Erie Parking Authority offices and a restaurant. Also, see a photo of the remodeled, full-service Avalon Hotel with its additional ballroom. The 5,000-square-foot Niagara Ballroom and the adjacent enclosed Niagara Courtyard were opened in 1999. See the beautifully-restored Union Station. The renovated Palace Business Centre, the former

Palace Hardware office building, is now a thriving combination of businesses and apartments. The same developer has been remodeling the Renaissance Centre, and occupancy is up from 30 to 60 percent and growing. See the Renaissance Centre website. Another developer, who owns the Modern Tool Square on lower State St., remodeled several years ago, is now renovating the huge old Lovell Manufacturing facility as Lovell Place, and other parts of the State St.-Parade St. neighborhood just south of 12th Street. Among the tenants in the new Lovell Place are Matthew's Trattoria Italian Restaurant and the Erie Book Store. Included in this restoration is the 32,000-square-foot building on 14th and State, now home to the popular Jr.'s Last Laugh Comedy Club.

Other downtown restoration and development work and new construction includes Erie's landmark Warner Theatre, a part of the Civic Center complex, which will be undergoing a multi-million dollar renovation. See the Erie Civic Center website. See Gannon University's Webcam at the university's new Waldron Campus Center. Gannon's new archway over seventh St. is now in place. See the Federal Building on North Park Row with Erie's former main library in the background. The century-old library is a national historic landmark, and will be renovated by the federal government for expansion of federal operations, which, along with the former Isaac Baker store, will take up the entire square block. The library was replaced by the new Raymond M. Blasco, MD, Memorial Library on the Bayfront. Both the Woolworth Building and the Purcell Hardware/BusyBee buildings on State Street are being renovated and restored. First National Bank of Pa. completed a new building next to the former FNB Building in Jan. 1998. It is now occupied by Blue Cross/Blue Shield. National City Bank, formerly Integra Bank, next door to the Warner Theatre, has been remodeled and expanded. PNC Bank has been remodeling the former Marine Bank building as well. See the Marquette Savings Bank on Peach Street, which underwent renovation and a major expansion, replacing a number of old storefronts. In the distance is Gannon University's new A.J. Palumbo Academic Center, the renovated former Carlisle Store. The former National Fuel Building has been purchased and is being renovated by Northwest Savings Bank, and National Fuel has moved to 1100 State St. The Woolworth Building on State St. is being renovated for retail and law offices. The Erie County Employees Credit Union is now in the old Exchange Building at State St. and North Park Row.

**Waterfront** - The Waterworks complex was recently expanded with a new administrative building. New on the Bayfront in the last few years is Bayview Commons with the Blasco Memorial Library and the new Erie Maritime Museum (opened in May 1998), and the Hirt Auditorium, along with a new berth for the reconstructed and seaworthy U.S. Brig Niagara. Also, see the new Bicentennial Tower on renovated Dobbins Landing at the foot of State Street. Catch the panoramic view (courtesy Helen Rindosh) from the 187-foot observation tower, which opened in Oct. 1996. It is now the Bayfront focal point, overlooking the city and beautiful Presque Isle Bay. Dinner cruises on the Victorian Princess sternwheeler leave Dobbins Landing. Planned also for the Bayfront are a new, 50,000-sq.ft. intermodal transportation center, with construction begun in early 2000, plus a new hotel, convention center, and retail complex. The panoramic view shows the area for new development in the open area between the Maritime Museum and State Street. Also, the

Waterfront Restaurant has announced a \$3 million expansion, and Shakespier's, on the Bayfront at Liberty, plans to expand as well. The Liberty Street Pier is now home to a park and ride facility. Liberty Park and an amphitheater are able to accommodate 5,000 people for outdoor shows.

**Commercial** - In addition to the many restorations, new office buildings are being built in Erie as well. See the handsome 100 State Street steel and glass structure overlooking the bay (the photo is looking south across Wolvarine Park from lower State Street boardwalk), the Bayview Office Park on the Bayfront Parkway, and some of the Erie Insurance Group's complex of office buildings. The School District of the City of Erie Employees' Credit Union has built its fourth office on the Bayfront Parkway and Greengarden Rd.

**Infrastructure** - The Bayfront Parkway extension off of I-79 is now being extended around the east side of Erie. The latest section goes back up to E. 6th St. near Wayne, and the parkway will connect with I-90 to complete the loop in several years. Peach Street (Route 19) has been widened to accommodate the substantial increase in traffic flow with the boom in retail business. On the west side, a new east-west route connecting Pittsburgh Avenue and Peninsula Drive has been built using a new stretch of road connecting West 16th Street with West 15th Street near the expanded Yorktown Centre shopping plaza. A project to realign West 38th St. near the Erie Zoo is also in the works. Also, water lines are being extended to accommodate current and anticipated industrial, commercial, and residential growth. Erie International Airport is planning a \$24 million extension of the airport runway and a \$15 million renovation of the terminal building, including a \$1.3 million baggage area upgrade which has been completed. A light rail system, using existing railroad tracks between the airport and downtown, is in longer-range plans.

**Retail** - Erie has two huge new plazas off of upper Peach Street near I-90, and a third one, Erie Marketplace Plaza, anchored by a 125,333-square-foot Target store, opened in the fall of 2000. A major expansion of the giant Millcreek Mall, the Millcreek Pavilion, is in progress, expanding the mall to I-79. A new Ames Department Store has opened as one anchor, and Regal Cinema is planning a 12-screen movie theater there. A new plaza including Old Navy, Border Books, SteinMart and Michael's Crafts has opened on the south end, along with three new restaurants, the Outback Steakhouse, Don Pablo's Mexican Kitchen, and Max & Ermas. Outlet stores at the mall include the Blair Factory Outlet and Burlington Coat Factory (in the former Dahlkemper Building). The former Lazarus anchor has been completely renovated as an Elder-Beerman store. At the plazas on upper Peach Street, Circuit City and PetsMart have joined Home Depot, Wal-Mart, Lowes, Media Play, and the 17-screen Tinseltown. Wal-Mart has added its second store off of W. 26th Street, just west of the airport. In the West Erie Plaza, deep discount retailer Gabriels has taken over the former Lazarus store. Major new supermarkets have been built, and stand-alone stores have been constructed by Barnes & Noble, and many others. Drug store giants Rite Aid, CVS, and Eckerd have been on a building spree in Erie.

The number of motels is steadily expanding, including the Residence Inn by Marriott, a Courtyard by Marriott, Microtel, Best Western, and a Hampton Inn. Other hotels, such as the downtown Avalon Hotel, the Bel-Aire, the Holiday Inn, the Ramada Inn, and Motel 6 (the



former Howard Johnson) have experienced major modernization. Some of the newer restaurants are Applebees, TGIFriday, Bob Evans, Cracker Barrel, Damon's, the Outback Steakhouse, Don Pablo's and Max & Erma's. Most recently opened at Keystone Plaza are Fazoli's Italian Restaurant and Panera Bakery/Cafe, and a new Quaker Steak & Lube as well as Valentino's Grand Italian Buffet have opened on upper Peach Street. Kellie's Sugar 'n Spice has moved into the restaurant area of the historic Eagle Hotel in nearby Waterford.

**Institutional** - Modern schools and healthcare facilities have become a hallmark of the Erie area. The latest schools, Erie's new East High and Millcreek's Belle Valley Elementary and Walnut Creek Middle Schools, are world-class and have won various awards. Saint Vincent Health Center recently opened a new building housing both critical care areas and outpatient services, and Hamot Medical Center has a new, free-standing \$9.3-million Surgery Center on fast track for completion at 200 State Street on a former parking lot site. The Regional Cancer Center is one of the first free-standing community cancer care centers in the country. The Millcreek Community Hospital and the Shriners Hospital for Children have completed major building projects. MetroHealth has completed its new "medical mall" development at Zuck and Zimmerly Roads with independent and assisted-living residences, Village Surgi-Center, and a blend of retail, health-related, and commercial businesses. A new Millcreek senior center is planned there as well.

The nationally known Dr. Gertrude A. Barber Center on Erie's east side plans to create a National Center for education, research, and state-of-the-art services for individuals with disabilities and their families. Groundbreaking is set for a 45,000-square-foot facility just north of the main campus, with opening planned for summer 2001. The Lake Erie College of Osteopathic Medicine (LECOM), founded in 1992 and on its way to becoming one of the nation's largest osteopathic schools, has announced a \$15-million expansion-a four-floor, 95,000-square-foot addition behind the existing medical school building on West Grandview.

**Residential** - Whole new neighborhoods of beautiful homes have been built, as well as luxurious condos on the Bayfront bluff, and even on a pier on Presque Isle Bay. A number of new subdivisions have been built or are under construction. Attractive apartments are available in new construction and in restored landmark buildings. Even the city is getting its share of new residential construction. See our Real Estate webpage, which includes a listing of agencies and links to the MLS directory of homes, courtesy of the Greater Erie Board of Realtors.

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Erie Area Chamber of Commerce • 208 East Bayfront Parkway, Suite 100 • Erie PA 16507  
**Phone:** (814) 454-7191, **Fax:** (814) 459-0241, **Email:** [Erie-Chamber@eriepa.com](mailto:Erie-Chamber@eriepa.com)

**OVER 55 Hands-On Exhibits**

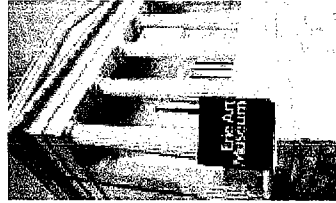
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## Arts & Culture



Erie has a thriving local arts scene that is remarkably diverse and cosmopolitan for a city of its size. Would you like to take in some world-class jazz? Try a Jazz Erie

concert at the Erie Art Museum Annex, where the band is always hot and the price of a ticket is a fraction of what you'd expect to pay in New York City. Are you in the mood for a performance by an internationally renowned string quartet or -- just to mix things up a bit -- a Celtic music concert or an award-winning movie from the New York, Cannes or Toronto Film Festivals? Try the Performing Arts Center at Mercyhurst College,

### Art Galleries

Erie Art Museum  
 [more art galleries]

### Dance

Dafmark Dance Theatre and Academy  
 Lake Erie Ballet  
 Mary D'Angelo Performing Arts Center  
 [more dance]

### Music

Bayfront District  
 Erie Chamber Orchestra  
 Erie Civic Center  
 Erie Philharmonic  
 Erie Youth Symphony  
 Mary D'Angelo Performing Arts Center  
 Penn State Erie - Music at Noon  
 Warner Theatre  
 [more music]

### Theatre

Director's Circle Theatre

where the price of admission is always eminently reasonable, where you don't have to battle large crowds, and where the parking is ample and free. Want to lighten up your evening a little after the show and catch a nationally known comedian or comic act? The second show at JR's Last Laugh Comedy Club and Restaurant will do the trick.

But Erie's arts and cultural scene isn't limited to just night life. The heart of the city's downtown cultural district is Discovery Square, an early nineteenth century commercial and administrative center that now serves as a regional cultural and educational hub. This complex includes the Erie Art Museum, expERIENCE Children's Museum, and the Erie History Center. Within the span of a single city block, to Discovery Square, visitors can view contemporary American and historical oriental art works, enjoy an afternoon of hands-on educational fun for the whole family, and appreciate exhibits on local/regional history, culture, and architecture. Discovery Square, which has earned a spot on the National Register of Historic Places, teaches architecture which is well worth the visit. The Erie History Center is housed in two buildings that have been restored to their early nineteenth century glory, and the Erie Art Museum resides in the 1839 Old Customs House, which is

Erie Playhouse  
Riverside Inn  
Roadhouse Theatre  
Schuster Theatre in Scottino Hall  
[more theatre]

Other Arts & Culture  
Arts Council of Erie  
Erie Summer Festival of the Arts  
GoFishErie

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**Our place is too small and too old**

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## History Museums



A key battle was fought in the War of 1812 just off of our shores and we still have the Flagship that fought in that battle (The U.S. Brig Niagara). Our role in the War of 1812 is just a small part of all the history you can experience in our area. We invite you to take advantage of the fine museums and history centers in this area. You will not be disappointed.



Community  
Events

**Covered Bridges**  
Gudgeonville Bridge  
Waterford Bridge  
Sherman Bridge

**Historical Sites**  
Bicentennial Tower  
General Strong Vincent  
U.S. Brig Niagara  
Perry Monument

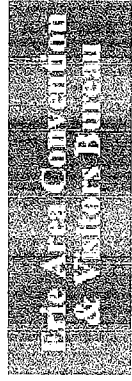
**Lighthouses**  
Land Lighthouse  
Presque Isle Lighthouse

**Museums & Centers**  
Battles Museum of Rural Life  
Corry Historical Society  
Discovery Square  
Erie Maritime Museum  
Erie Art Museum  
Erie County History Center  
exPERIENCE Children's Museum  
Firefighters Historical Museum  
Lakeshore Railway Museum

Marx Toy Museum  
Watson-Curtze Mansion &  
Erie Planetarium

Other  
Erie's Connection to the Underground  
Railroad  
The War for Empire Consortium

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is the site of Fort-Le-Boeuf, a French fort used during the French and Indian War. Other Erie County towns and communities include Corry, Edinboro, North East, and Wesleyville. Penn State Erie, The Behrend College, is located in Erie County, as is Penn State's Erie County Field Research Laboratory at North East.

Erie County's economy is driven by a strong manufacturing sector in metal and plastic products, and agricultural production of potatoes, oats, and grapes. Tourism is the county's second largest industry. Attractions include Presque Isle State Park, which is named for Fort-Presque-Isle, built by the French in 1753. With its seven miles of sandy beaches, which National Geographic rated as one of the best places in the world for viewing sunsets, Presque Isle attracts millions of visitors. Other attractions include scenic pastureland, covered bridges, and vineyards.

Erie County is about a two-hour drive from Pittsburgh, Cleveland, or Buffalo. Major highways servicing Erie County include Interstate 79 and Interstate 90.

[ErieExt@psu.edu](mailto:ErieExt@psu.edu)

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[Penn State](#) | College of Agricultural Sciences | Cooperative Extension & Outreach

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- PHB Tool & Die Division
  - The Plastek Group
  - Port Erie Plastics
  - Rent-Way Inc.
  - Ridg-U-Rak Inc.
  - St. Vincent Health Center
  - Smith Meter Inc.
  - Snap-Tite Inc.
  - Spectrum Control Inc.
  - Steris Corp.
  - Telatron Marketing Group Inc.
  - Times Publishing Co. Inc.
  - Verizon Veterans Affairs Medical Center
  - Welch Foods Inc.
  - West Teleservices
- Source: *Economic Development Corporation of Erie County*
- Three major highways are located in Erie
  - Interstates 79, 90, and 86
  - Last 5 yrs. \$270 million has been spent on improvements
- The Erie International Airport, Tom Ridge Field - serves 170,000 passengers annually
- The Port of Erie provides access to:
  - 35 interstates
  - 4 state highways
  - 2 U.S. highways
  - CSX and Norfolk Southern railroads are accessible from the port
- Erie Metropolitan Transit Authority, EMTA:
  - Runs 7 days/wk within city limits
  - 2001, served a ridership of more than 2 million
- Erie City Water Authority:
  - Provides water to the City of Erie, Wesleyville, Lawrence Park, Harborcreek, Fairview, Summit and Millcreek
  - Draws about 35,000 gallons of water per day
  - Estimated 250,000 people consume water ECWA on a regular basis
- GPU, a FirstEnergy company, and Northwester Rural Electric Co-operative Assoc. Inc., supply electricity
- National Fuel Gas Distribution Co. is the natural gas provider
- Adelphia Business Solutions and Verizon provide phone services including local, long distance, high-speed data and Internet services, and wireless services (Verizon only)
- **Developments:**
  - Current Projects
    - Lovell Place - affordable apartments, numerous offices, home to Matthew's Trattoria Restaurant
    - Boston Store - affordable apartments, numerous offices, home to Erie Area Chamber of Commerce and locally owned radio stations (disc jockeys can be seen in the windows)
    - Erie Insurance long-range expansion - already has 23 branch offices and operates in 11 states

- New Federal Courthouse building - \$30.7 million project
- Hamot Millennium 2000 Project - \$24.5 million expansion, with a new Hamot Heat Institute (78,000 sq. ft.), an expanded emergency department and minimal invasive surgical suites that will be 26,000 sq. ft., and a few other units
- Warner Theatre - \$15 million renovation
- Erie County Convention Center - \$32 million grant project and expected to open in 2005, to help tourism industry
- Erie International Airport expansion still in planning stages
- The Presque Isle Center - \$25 million state money to build a regional learning, research and visitor information facility
- Recently completed:
  - Bicentennial Tower at Dobbins Landing (187 foot-high), to commemorate Erie's 200<sup>th</sup> birthday
  - Industrial area along bayfront, designated a Foreign Trade Zone was also designated a Keystone Opportunity Zone in 2001, which provides virtual -tax-free zones, and helps compete in global marketplace
  - Maritime Museum and Blasco Library Complex
- **Attractions:**
  - Waldameer & Waterworld: Over 75 rides, slides, and water attractions
  - Warner Theatre: Major cultural arts center in the region, Commissioned by the Warner Brothers in 1929, Seats more than 2,500 people, Currently under renovation to upgrade and preserve historical character
  - The Erie Playhouse and The Roadhouse Theatre for Contemporary Art: Features a range of performing shows from musicals to dramas
  - The Erie Philharmonic: 3<sup>rd</sup> oldest symphony orchestra in the U.S., Performs throughout the whole year
  - The Erie Junior Philharmonic: In its 47<sup>th</sup> year
  - Lake Erie Ballet: Does 10 performances each year, 5 professional dance members and a number of apprentice dancers perform
  - Erie Art Museum: Located in Old Custom House, many changing art exhibits
  - The Erie Children's Museum's : For ages 2 to 12, and has interactive displays in the worlds of science and humanities
  - Erie History Center- comprehensive library and archives on Erie County's history
  - The Raymond M. Blasco M.D. Memorial Library: 3<sup>rd</sup> Largest in Pennsylvania, Erie Maritime Museum is located inside, 95,000 sq. ft., 19 miles of telecommunications cable, seats over 300 patrons, more than 250,000 books and 50,000 audio/video tapes
  - Victorian Princess: Wheel paddleboat, offers dinner cruises and catered meals
  - Millcreek Mall: No sales tax on apparel, 1.5 million sq. ft., more than 150 stores, employs some 2,700 people, during holiday rush- 4,000
  - Asbury Woods and Greenway- no admission charge: Cottage nature center, 4.5 miles of trails, boardwalks, and gardens
  - Annual Community-Wide Events



- Erie Summer Festival of the Arts- at Liberty Park & Pepsi Amphitheater- free performances and art exhibits
  - Discover Presque Isle- week-long celebration
  - Cherry Festival- in North East
  - HarborFest- in Harborcreek
  - Wine Country Harvest Festival - in North East, sample local grapes. For more information on wineries and tours, check out the [Lake Erie Quality Wine Alliance Website](#).
  - Dan Rice Days- in Girard
  - First Night Erie- alcohol- and drug-free New Year's Eve event
  - Winter Carnival- Dobbins Landing on the Bayfront
- **Sports:**
  - Erie SeaWolves at Jerry Uht Park
    - AA affiliate of the Detroit Tigers plays from Apr. to Sept.
    - Jerry Uht Park- seats 6,000
  - Erie Otters at the Louis J. Tullio Arena
    - Established in 1996, part of the Ontario Hockey League
    - 2002 won Robertson Cup and became OHL Champions
  - Tullio Arena
    - Ice shows, concerts, circuses, and basketball matches
    - 5,500 permanent seats, but can be expanded to 7,000
- **Presque Isle State Park**
  - French for "almost an island"
  - 3,200 acre peninsula
  - 7-miles of beaches, 11-miles of hiking trails, 13-mile (expanded from 10-miles) paved Multi-purpose National Recreation Trail
  - Winter- popular for cross-country skiers, ice fisherman, ice skaters
  - 4 million visitors each year
  - *Field & Stream* magazine- named park as Top 20 destination
  - *Birder's World* magazine- one of the country's top birding spots
  - **423** species of **birds** have been spotted in the park
  - *Conde Nast's Traveler* magazine- Top 100 Swimming Holes
  - National Natural Landmark due to its unique ecological composition
    - Plant life develops on bare sand, progresses through distinct stages until becoming a forest
- Erie Zoological Park and Botanical Garden of Northwestern Pennsylvania
  - 15-acres, attracts about 400,000 visitors per yr., more than 500 animals
- **Education:**
  - [Penn State Erie, The Behrend College](#) - nearly 4,000 students
    - 29 majors, 19 minors on undergraduate level, 5 associate degree programs, 2 graduate programs
    - 725-acres, engineering complex, indoor athletic and recreation center, observatory, library and academic building
    - housing for 1,500 students

- Knowledge Park- 200-acre research and development park
- Edinboro University of Pennsylvania
  - 585-acre
  - 8 residence halls and a planetarium
  - 7,500 students, more than 400 full/part-time faculty
- Gannon University - more than 3,300 full/part-time students
  - Founded 1925
  - 49 bachelor's and 7 associate's degrees, 12 pre-professional program degrees, 19 graduate degree options
- Mercyhurst College - founded in 1926, 75-acres, about 3,000 students
  - 43 majors and 64 concentrations at undergraduate level, also graduated degrees and associated degrees
  - \$3.7 million Mary D'Angelo Performing Arts Center is the only facility between Erie & Pittsburgh, Buffalo and Cleveland that is capable of handling the technical requirements of elaborate productions
- Lake Erie College of Osteopathic Medicine (LECOM) - medical college, 20-acres
  - 200 full/part-time faculty members train 638 students
- Center for Advanced Manufacturing & Technology (CAMtech)
  - New 38,000 sq. ft. facility in Knowledge Park
  - Only school in PA funded by the Dept. of Labor & Industry
- Erie County Technical School
- Erie County has numerous public school districts, including the City of Erie, that serves 12,800 students
- Millcreek Township serves 7,300 students
- The Catholic Diocese of Erie operates 22 elementary/secondary schools in Erie County
- The Regional Cancer Center
  - Provides 27,000 radiation therapy treatments each year
  - 1 of the 1<sup>st</sup> freestanding community cancer centers in the country
  - Member of the Cooperative Group Outreach Program of the National Cancer Institute
- Hamot Medical Center
  - 476-bed tertiary care facility
  - Staff of more than 2,000
  - Top 100 Cardiovascular Hospitals & Top 100 Orthopedic Hospitals (selected by Solucient Institute)
  - *U.S. News & World Report* named Hamot as 1 of the top 50 hospitals in geriatrics, neurology, orthopedics, and urology
- Saint Vincent Health System
  - Established in 1875 by the Sisters of St. Joseph, and was Erie's 1<sup>st</sup> hospital
  - 450-bed facility
  - Maternity center that delivers more than 2,000 babies each year.
  - More than 400 physicians, support staff of 2,000
  - 34 members of the medical staff were recognized in the *Best Doctors in America* 1999 publication
  - Only local hospital that offers myocardial navigation/mapping-pinpoints damaged areas in the heart

- **Travel time to Nearby Cities**

- Buffalo, NY – 96 miles
- Cleveland, OH – 99 miles
- Pittsburgh, PA – 127 miles
- Toronto, Ont., Canada – 210 miles

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# APPENDIX A

## PUBLIC, PRIVATE AND NONPUBLIC ENROLLMENTS BY COUNTY 2001-02

	TOTAL			ELEMENTARY			SECONDARY		
	Total	Public	Private & Nonpublic	Total	Public	Private & Nonpublic	Total	Public	Private & Nonpublic
<b>TOTAL</b>	<b>2,142,718</b>	<b>1,821,627</b>	<b>321,091</b>	<b>1,195,901</b>	<b>959,797</b>	<b>236,104</b>	<b>946,817</b>	<b>861,830</b>	<b>84,987</b>
Adams	16,985	14,871	2,114	9,166	7,786	1,380	7,819	7,085	734
Allegheny	206,049	173,241	32,808	115,365	89,154	26,211	90,684	84,087	6,597
Armstrong	12,248	11,596	652	6,567	5,959	608	5,681	5,637	44
Beaver	30,940	28,768	2,172	16,614	14,867	1,747	14,326	13,901	425
Bedford	8,459	8,192	267	4,466	4,249	217	3,993	3,943	50
Berks	73,183	66,380	6,803	41,280	36,502	4,778	31,903	29,878	2,025
Blair	21,838	19,503	2,335	11,654	9,905	1,749	10,184	9,598	586
Bradford	11,981	11,333	648	6,470	5,907	563	5,511	5,426	85
Bucks	114,955	95,270	19,685	64,813	49,718	15,095	50,142	45,552	4,590
Butler	29,853	27,844	2,009	16,484	14,768	1,716	13,369	13,076	293
Cambria	23,702	20,217	3,485	12,829	10,215	2,614	10,873	10,002	871
Cameron	1,100	1,100	0	561	561	0	539	539	0
Carbon	9,540	8,800	740	5,142	4,425	717	4,398	4,375	23
Centre	15,792	14,495	1,297	8,559	7,308	1,251	7,233	7,187	46
Chester	81,418	66,994	14,424	46,934	36,607	10,327	34,484	30,387	4,097
Clarion	7,996	7,561	435	4,402	3,982	420	3,594	3,579	15
Clearfield	16,337	15,357	980	8,719	8,055	664	7,618	7,302	316
Clinton	5,503	5,125	378	2,951	2,633	318	2,552	2,492	60
Columbia	12,015	11,367	648	6,216	5,714	502	5,799	5,653	146
Crawford	12,854	11,598	1,256	7,043	5,978	1,065	5,811	5,620	191
Cumberland	33,504	28,889	4,615	18,390	14,938	3,452	15,114	13,951	1,163
Dauphin	44,934	38,356	6,578	25,147	20,518	4,629	19,787	17,838	1,949
Delaware	97,480	73,027	24,453	56,012	38,819	17,193	41,468	34,208	7,260
Elk	5,877	4,450	1,427	3,172	2,113	1,059	2,705	2,337	368
Erie	51,461	42,322	9,139	29,176	22,293	6,883	22,285	20,029	2,256
Fayette	22,607	20,570	2,037	12,448	10,844	1,604	10,159	9,726	433
Forest	755	746	9	362	357	5	393	389	4
Franklin	20,898	18,469	2,429	11,193	9,748	1,445	9,705	8,721	984
Fulton	2,549	2,453	96	1,414	1,328	86	1,135	1,125	10
Greene	6,528	6,400	128	3,482	3,385	97	3,046	3,015	31
Huntingdon	6,825	6,434	391	3,469	3,347	122	3,356	3,087	269
Indiana	12,784	12,202	582	6,669	6,141	528	6,115	6,061	54
Jefferson	7,297	6,671	626	3,734	3,176	558	3,563	3,495	68
Juniata	3,714	3,326	388	2,090	1,713	377	1,624	1,613	11
Lackawanna	33,936	27,739	6,197	18,711	14,451	4,260	15,225	13,288	1,937
Lancaster	85,836	69,758	16,078	48,650	37,120	11,530	37,186	32,638	4,548
Lawrence	16,517	15,713	804	8,908	8,170	738	7,609	7,543	66
Lebanon	19,987	18,201	1,786	11,177	9,917	1,260	8,810	8,284	526
Lehigh	53,807	46,336	7,471	30,606	24,508	6,098	23,201	21,828	1,373
Luzerne	49,668	40,675	8,993	26,897	20,472	6,425	22,771	20,203	2,568
Lycoming	20,172	18,885	1,287	10,534	9,569	965	9,638	9,316	322
McKean	7,959	7,625	334	4,288	3,977	311	3,671	3,648	23
Mercer	21,060	19,293	1,767	11,195	9,805	1,390	9,865	9,488	377
Mifflin	7,466	6,212	1,254	4,213	3,212	1,001	3,253	3,000	253
Monroe	31,929	30,384	1,545	16,905	15,768	1,137	15,024	14,616	408
Montgomery	138,197	102,661	35,536	78,961	54,742	24,219	59,236	47,919	11,317
Montour	3,226	2,940	286	1,748	1,471	277	1,478	1,469	9
Northampton	49,971	43,552	6,419	27,099	22,749	4,350	22,872	20,803	2,069
Northumberland	15,814	13,843	1,971	8,273	6,909	1,364	7,541	6,934	607
Perry	8,323	7,802	521	4,272	3,989	283	4,051	3,813	238
Philadelphia	278,173	213,282	64,891	165,275	118,470	46,805	112,898	94,812	18,086
Pike	5,097	5,052	45	2,774	2,729	45	2,323	2,323	0
Potter	3,383	3,279	104	1,738	1,667	71	1,645	1,612	33
Schuylkill	22,907	20,115	2,792	12,284	10,344	1,940	10,623	9,771	852
Snyder	6,295	5,580	715	3,446	2,890	556	2,849	2,690	159
Somerset	12,881	12,169	712	6,750	6,229	521	6,131	5,940	191
Sullivan	908	886	22	440	440	0	468	446	22
Susquehanna	8,380	8,356	24	4,298	4,274	24	4,082	4,082	0
Tioga	7,143	6,780	363	3,683	3,472	211	3,460	3,308	152
Union	4,940	4,455	485	2,710	2,280	430	2,230	2,175	55
Venango	11,148	10,376	772	5,892	5,321	571	5,256	5,055	201
Warren	6,859	6,464	395	3,505	3,191	314	3,354	3,273	81
Washington	32,806	30,989	1,817	18,004	16,376	1,628	14,802	14,613	189
Wayne	10,073	9,644	429	5,515	5,173	342	4,558	4,471	87
Westmoreland	61,456	56,538	4,918	33,214	29,161	4,053	28,242	27,377	865
Wyoming	4,833	4,808	25	2,498	2,477	21	2,335	2,331	4
York	71,607	67,308	4,299	38,445	35,461	2,984	33,162	31,847	1,315

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## Legislature, Pennsylvania , US State Legislators for Crawford County

#	Legislator	City	County	Zip
1	Robbins, Robert D (R-SS 50)	Greenville	Mercer	16125
2	Forcier, Teresa E (R-SH 006)	Meadville	Crawford	16354
3	Evans, John R (R-SH 005)	Crossingville	Erie	16412
4	Wilt, Rod E (R-SH 017)	Greenville	Mercer	16125

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## Legislature, Pennsylvania , US State Legislators for Erie County

#	Legislator	City	County	Zip
1	Earl, Jane M (R-SS 49)	Erie	Erie	16501
2	Robbins, Robert D (R-SS 50)	Greenville	Mercer	16125
3	Scarnati, Joseph B (R-SS 25)	North Warren	Warren	16365
4	Bebko-Jones, Linda (D-SH 001)	Erie	Erie	16504
5	Vacant, (-SH 003)		Erie	
6	Fabrizio, Florindo J (D-SH 002)	Erie	Erie	16508
7	Scrimenti, Thomas J (D-SH 004)	North East	Erie	16428
8	Evans, John R (R-SH 005)	Crossingville	Erie	16412

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**Number of Hits: 7809**



# Meadville-Western Crawford County Chamber of Commerce

211 Chestnut Street Meadville, PA 16335 | Phone: 814-337-8030 | Fax: 814-337-8022 | Email: [chamber1@alltel.net](mailto:chamber1@alltel.net)



211 Chestnut Street  
Meadville PA

## Community Info

Crawford county, Pennsylvania

Demographics  
Climate  
Utilities  
Media  
Largest Employers  
Important Numbers

**Home Page**

**Mission & Vision**

**History**

**Chamber Staff**

**2001-2002 Board  
of Directors**

**Committees**

**The Chamber  
Foundation**

**10 Reasons to  
Become a Member**

**Member Benefits**

**Advertising  
Programs**

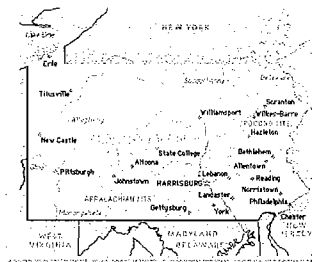
**Gift Certificate  
Program**

**Member-to-  
Member Discount  
Program**

**Membership  
Application**

**Community Info**

## Demographics



### Location:

*Northwestern Pennsylvania*

39 miles south of Erie, PA

88 miles east of Cleveland, OH

91 miles north of Pittsburgh, PA

**Population:**  
2000 Census Information



**City of Meadville:** 13, 685  
**Crawford County:** 90,366

**Highways:** Interstate highways near Meadville



I-79 (North/South) 2 miles west  
(3 interchanges in Crawford County)

I-80 (East/West) 33 miles south

I-90 (East/West) 32 miles north

I-76 (East/West) 73 miles south

I-70 (East/West) 113 miles south

**Airports:** Port Meadville Airport (814)-333-2677

*Location: Vernon Township*



Erie International Airport (45 minutes north)

Pittsburgh International Airport (1.5 hrs. south)

Cleveland Hopkins International Airport (2 hours west)

**Elevation:** 1,065 feet above sea level

**Climate:** Source: <http://www.weather.com/weather/climatology/monthly/16335>



Month	Avg. High	Avg. Low	Mean	Avg. Precip.	Record High	Record Low
Jan	32°F	16°F	24°F	2.85 in.	62°F (1973)	-12°F (1964)
Feb	35°F	17°F	26°F	2.61 in.	58°F (1988)	-8°F (1971)
Mar	45°F	25°F	35°F	3.22 in.	65°F (1976)	-8°F (1967)
Apr	57°F	34°F	45°F	3.39 in.	82°F (1998)	5°F (1964)
May	68°F	44°F	56°F	3.68 in.	83°F (1962)	25°F (1978)
Jun	77°F	54°F	65°F	4.51 in.	86°F (1986)	31°F (1966)
Jul	81°F	58°F	69°F	4.23 in.	91°F (1964)	39°F (1988)
Aug	79°F	57°F	68°F	4.36 in.	92°F (1975)	43°F (1952)
Sep	72°F	51°F	61°F	4.27 in.	96°F (1953)	39°F (1948)
Oct	61°F	40°F	50°F	3.53 in.	85°F (1953)	31°F (1960)
Nov	48°F	32°F	40°F	3.97 in.	79°F (1950)	18°F (1988)
Dec	37°F	23°F	30°F	3.70 in.	68°F (1962)	-2°F (1976)



## Top 10 Largest Employers

*Source: Career Link of Meadville, PA*

---

- |   |   |
|---|---|
| 1. Meadville Medical Center<br><a href="http://www.mmchs.org/">http://www.mmchs.org/</a>          | 2. Pennsylvania State Government<br><a href="http://www.state.pa.us/">http://www.state.pa.us/</a>                   |
| 3. Penncrest School District<br><a href="http://penncrest.iu5.org/">http://penncrest.iu5.org/</a> | 4. Crawford County<br><a href="http://www.co.crawford.pa.us/">http://www.co.crawford.pa.us/</a>                     |
| 5. Crawford Central<br>School District<br><a href="http://www.craw.org/">http://www.craw.org/</a> | 6. Channellock, Inc.<br><a href="http://www.channellock.com/default.cfm">http://www.channellock.com/default.cfm</a> |
| 7. Wal-Mart Associates, Inc.<br><a href="http://www.walmart.com">http://www.walmart.com</a>       | 8. Lord Corporation<br><a href="http://www.lord.com/">http://www.lord.com/</a>                                      |
| 9. Allegheny College<br><a href="http://www.allegheny.edu">http://www.allegheny.edu</a>           | 10. Conneaut School District<br><a href="http://connwww.iu5.org">http://connwww.iu5.org</a>                         |



## Newspapers

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- **The Meadville Tribune**  
946 Federal Court  
Meadville, PA 16335  
(814)-724-6370
- **Erie Time News**  
352 North Street  
Meadville, PA 16335  
(814)-724-6397
- **Community News**  
109 North Mercer Street  
Linesville, PA  
(814)-683-4841
- **Area Shopper**  
4177 Route 19

Cochrannton, PA  
(814)-425-7272



## Radio Station

---

Forever Broadcasting  
Downtown Mall  
Meadville, PA 16335  
(814)-336-1003

- \* KISS FM 99.3 and 104.5  
Kiss Line (888)-432-9933
- \*FROGGY 100.3 and 98.5  
Hopline (800)-243-3429
- \*WUZZ 94 Classic Hits  
Buzzline (800)-397-9633



## Utilities

---

### Electric

- **PENELEC**  
14997 Park Avenue Extension  
Meadville, PA 16335  
(814)-724-6063  
(800)-545-7741
- **Northwestern REC**  
22534 State Hwy. 86, P.O. Box 207  
Cambridge Springs, PA 16403  
(800)-352-0014
- **Pennsylvania Power Company**  
3655 Route 18  
Clark, PA  
(800)-720-3600

### Gas

- **National Fuel Gas**



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Districts Go

Please Select a District:

Conneaut SD  
Crawford Central SD

Crawford County AVTS  
Penncrest SD

Select by County

e-Report Cards Home



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Search: Districts Go  
**District Report Cards**  
**Search Results for "Penncrest":**

**District Name**  
 Penncrest SD

**City**  
 Saegertown

**Enrollment**  
 4,108

\* Select by County

\* District Report Card

\* Report Cards Home

\* Find 2000-2001 Report Cards



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Search:

**Penncrest SD**

Schools Go

**Superintendent: Mr Ronald L Reyer**  
**PO Box 808**  
**Saegertown, PA 16433**  
**Phone: (814) 763-2323**

School Name	Enrollment	Attendance Rate	Percent Low Income
Cambridge Springs El Sch	539	95.3%	32.0%
Cambridge Springs JSHS	621	93.2%	19.7%
Cussewago El Sch	135	96.2%	24.5%
Maplewood El Sch	737	95.5%	39.0%
Maplewood JSHS	783	94.2%	29.4%
Saegertown El Sch	706	96.0%	21.0%
Saegertown JSHS	587	94.4%	22.0%

Selected by County

District Report Card

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Search: Districts Go  
**District Report Cards**  
**Search Results for "conneaut":**

**District Name**  
 Conneaut SD

**City**  
 Linesville

**Enrollment**  
 3,041

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Search:

Conneaut SD

Schools

Go

**Superintendent: Mr Richard C Astor**  
**219 W School Dr**  
**Linesville, PA 16424-8609**  
**Phone: (814) 683-5900**

School Name	Enrollment	Attendance Rate	Percent Low Income
Alice Schafer El Sch	554	95.7%	46.4%
Conneaut Lake HS	538	94.1%	27.0%
Conneaut Lake-Sadsbury El Sch	500	95.9%	33.6%
Conneaut Valley El Sch	452	95.0%	50.8%
Conneaut Valley HS	416	94.1%	44.2%
Greenwood El Sch	76	96.5%	30.2%
Linesville-Conneaut-Summit HS	505	94.7%	30.5%

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## District Report Cards

Search Results for "crawford central":

**District Name**  
Crawford Central SD

**City**  
Meadville

**Enrollment**  
4,407

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\* District Report Card

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Schools Go

**Crawford Central SD**

**Superintendent: Mr Michael E Dolecki**  
**11280 Mercer Pike**  
**Meadville, PA 163359504**  
**Phone: (814) 724-3960**

School Name	Enrollment	Attendance Rate	Percent Low Income
Cochranon El Sch	473	95.8%	31.2%
Cochranon JSHS	459	94.0%	0.2%
East End El Sch	245	95.5%	42.0%
First District El Sch	474	94.9%	42.6%
Meadville Area SHS	1,172	91.7%	16.0%
Meadville MS	508	93.6%	38.0%
Neason Hill El Sch	379	96.1%	29.0%
Second District El Sch	226	94.2%	80.4%
West End El Sch	471	95.6%	20.2%

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Search:  
**Crawford County AVTS**

Schools    Go

**Vocational Director: Mr James Cusick**  
860 Thurston Rd  
Meadville, PA 16335-2152  
Phone: (814) 724-6024

**School Name**  
Crawford County AVTS

**Enrollment**  
553

**Attendance Rate**  
87.5%

**Percent Low Income**  
20.9%

\* Select by County

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- |                              |                               |                    |
|------------------------------|-------------------------------|--------------------|
| Corry Area SD                | General McLane SD             | North East SD      |
| Erie City SD                 | Girard SD                     | Northwestern SD    |
| Erie County Technical School | Harbor Creek SD               | Union City Area SD |
| Fairview SD                  | Iroquois SD                   | Wattsburg Area SD  |
| Fort Leboeuf SD              | Millcreek Township SD         |                    |
| GECAC Community CS           | MONTESSORI CHILDRENS HSE-ERIE |                    |

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## District Report Cards

Search Results for "Corry":

**District Name**  
Corry Area SD

**City**  
Corry

**Enrollment**  
2,527

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### District Report Cards

Search Results for "erie city":

**District Name**  
 Erie City SD

**City**  
 Erie

**Enrollment**  
 12,886

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Search:  
**District Report Cards**  
Search Results for "fairview":

Districts Go

**District Name**  
Fairview SD

**City**  
Fairview

**Enrollment**  
1,581

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Search: Districts Go  
**District Report Cards**  
Search Results for "fort leboeuf":

**District Name**  
Fort Leboeuf SD

**City**  
Waterford

**Enrollment**  
2,395

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**District Report Cards**  
Search Results for "GECAC":

**District Name**  
GECAC Community CS

**City**  
Erie

**Enrollment**  
310

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**District Report Cards**

**Search Results for "general mclane":**

**District Name**  
General McLane SD

**City**  
Edinboro

**Enrollment**  
2,598

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## Section 3 - Other Financial Services Providers

### Proposed Community Area Credit Unions:

There are 45 credit unions, including Lord FCU, with offices in Crawford and Erie Counties, Pennsylvania. The credit unions' asset size ranges from less than \$1 million to over \$160 million. Erie School Employees Federal Credit Union does have a community charter serving Erie County, PA as a community-based credit union. Manufacturers Association Employers Federal Credit Union was chartered in Erie, PA in 2001.

Lord FCU is the eighth largest credit union in the proposed community. Because many county employers have credit union eligibility, the opportunities for membership growth through SEG development is limited. Lord FCU already has a strong presence in the Erie County community with a full-service branch location and plan to operate a branch facility in Crawford County within twelve-months. We believe, and will show, that we offer a full range of financial services that are priced affordably to meet the needs of low-income residents, underserved residents of Crawford and Erie County. ***It must be noted that there has been significant merger activity in the Erie area in 2002 and 2003. Credit unions denoted with an asterisk (\*) in the table below either have merged or are in merger discussions as of June 30, 2003.***

The following table lists the credit unions in the Erie County community areas, their addresses, and assets size:

<u>CREDIT UNION</u>	<u>ADDRESS</u>	<u>ASSETS (MILLIONS) *</u>
American Meter FCU	1320 E. 11 <sup>th</sup> Street Erie, PA 16503	\$4.75
* American Sterilizer FCU	2545 W. 23 <sup>rd</sup> Street Erie, PA 16506	23.8
Autoclave Erie FCU	P.O. Box 8065 Erie, PA 16505	0.87
Bliley FCU	2545 W. Grandview Erie, PA 16506	1.5
Conrail Erie FCU	110 W. 13 <sup>th</sup> Street Erie, PA 16501	13.4
Corry Area Schools FCU	22 South First Avenue Corry, PA 16407	4.6
Corry Foam Employees FCU	466 S. Shady Avenue Corry, PA 16407	0.55
Corry Jamestown FCU	637 N. Center Street Corry, PA 16407	11.8
* County of Erie, PA FCU	518 State Street Erie, PA 16501	6.4

E C – 2 FCU	136 East Avenue Erie, PA 16507	1.1
EFE FCU	P.O. Box 197 Erie, PA 16512	1.0
EMTA FCU	127 E. 14 <sup>th</sup> Street Erie, PA 16512	1.0
EC & EE Employees FCU	1325 Wayne Street Erie, PA 16503	7.3
Erie Area-Erie Forge FCU	3204 Main Street Erie, PA 16508	0.9
Erie City Employees FCU	17 W. 38 <sup>th</sup> Street Erie, PA 16508	9.7
Erie Community	135 East 6 <sup>th</sup> Street Erie, PA 16501	48.5
Erie County FCU	C/O VAMC 135 E. 38 <sup>th</sup> St. Erie, PA 16504	4.4
* Erie County School Employees FCU	4101 Main Street Erie, PA 16511	33.6
Erie Firefighters FCU	1740 W. 26 <sup>th</sup> Street Erie, PA 16508	5.0
Erie General Electric FCU	2154 East Lake Road Erie, PA 16428	85.0
Erie Hamot FCU	201 State Street Erie, PA 16550	8.7
Erie Police FCU	626 State St. – Room 111 Erie, PA 16501	2.2
Erie School Employees FCU	1109 E. 38 <sup>th</sup> Street Erie, PA 16504	160.0
Erie Strayer FCU	929 W. 32 <sup>nd</sup> Street Erie, PA 16508	0.1
Erie TPE FCU	645 West 11 <sup>th</sup> Street Erie, PA 16501	3.5
Erie Times FCU	335 Metz Street Erie, PA 16508	7.8
* Hammermill FCU	1306 East Lake Road Erie, PA 16507	37.0
IBEW Local 56 FCU	962 West 20 <sup>th</sup> Street Erie, PA 16502	7.6
Lake Erie Community FCU	205 Hathaway Street East Girard, PA 16417	2.2
Loco & Control Employees FCU	1286 East 38 <sup>th</sup> Street Erie, PA 16504	17.0
Lord FCU	3910 Schaper Avenue Erie, PA 16415	25.1

Manufacturers Association Employers FCU	2171 West 38 <sup>th</sup> Street Erie, PA 16508	1.8
* Meadowbrook Employees FCU	1862 West 24 <sup>th</sup> Street Erie, PA 16502	0.7
Meadville Area FCU	300 Arch Street Meadville, PA 16335	33.6
NFG Employees FCU	1100 State Street Erie, PA 16501	3.7
NKP Buffalo Division FCU	3034 West 12 <sup>th</sup> Street Erie, PA 16505	0.85
North East Welch FCU	P.O. Box 597 North East, PA 16428	9.2
Oil Country FCU	P.O. Box 366 Titusville, PA 16354	13.1
PHB Employees FCU	777 West Ridge Road Fairview, PA 16415	4.7
Raymond Employees FCU	407 North Center Street Corry, PA 16407	19.4
S.E. Erie FCU	4309 Buffalo Road #5 Erie, PA 16510	3.7
Saint Vincent Erie FCU	232 West 25 <sup>th</sup> Street Erie, PA 16544	8.8
TEMCO Employees FCU	P.O. Box 328 North East, PA 16428	11.0
Union Iron FCU	1500 Cascade Street Erie, PA 16502	0.7
Zurn FCU	P.O. Box 8589 Erie, PA 16502	27.4

\* Source: [www.ncua.gov](http://www.ncua.gov) - December 2002 statistics.

### **Proposed Community Area Banking Institutions:**

A total of 10 (with 119 offices) banking organizations maintain main or branch offices in Crawford and Erie Counties, according to the Federal Deposit Insurance Corporation (FDIC). Four (4) banks, PNC Bank (25.785%), Northwest Savings Bank (21.23%), National City Bank (17.45%), Marquette Savings Bank (11.65%), and First National Bank of PA (10.24%), hold approximately 75% of the deposit market share in Crawford and Erie Counties. [See the supporting documentation at the end of this section for a detailed analysis of deposit market share] All figures are as of June 30, 2002 (the most recent available data), according to the FDIC.

# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 682 <b>Name:</b> AMERICAN METER EMPLOYEES <b>Address:</b> 1320 EAST 11TH STREET <b>City, State, Zip:</b> ERIE, PA 16503 <b>Assets:</b> \$4,753,606 <b>Members:</b> 698 <b>Phone:</b> 814-455-0096 <b>Manager/CEO:</b> MATCZAK, IRENE J <b>Year Chartered:</b> 1935 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/08/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03      Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00      Go!	Why are there two sections?
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 6586 <b>Name:</b> AMERICAN STERILIZER <b>Address:</b> 2545 WEST 23 STREET <b>City, State, Zip:</b> ERIE, PA 16506 <b>Assets:</b> \$23,856,633 <b>Members:</b> 7,290 <b>Phone:</b> 814-833-0433 <b>Manager/CEO:</b> GRIGNOL, EILEEN M <b>Year Chartered:</b> 1950 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 05/27/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03    Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00    Go!  <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 11303 <b>Name:</b> AUTOCLAVE ERIE <b>Address:</b> P. O. BOX 8065 <b>City, State, Zip:</b> ERIE, PA 16505-0065 <b>Assets:</b> \$871,480 <b>Members:</b> 243 <b>Phone:</b> 814-838-5709 <b>Manager/CEO:</b> POTTS, ARLENE <b>Year Chartered:</b> 1956 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 13 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 05/06/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03   Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00   Go!  <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 5067 <b>Name:</b> BLILEY <b>Address:</b> 2545 WEST GRANDVIEW <b>City, State, Zip:</b> ERIE, PA 16506 <b>Assets:</b> \$1,527,616 <b>Members:</b> 476 <b>Phone:</b> 814-838-3571 <b>Manager/CEO:</b> CURTIS, DAVID <b>Year Chartered:</b> 1943 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 15 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 03/31/98 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03      Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00      Go!	Why are there two sections?
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 6070 <b>Name:</b> CONRAIL ERIE <b>Address:</b> 110 WEST 13TH STREET <b>City, State, Zip:</b> ERIE, PA 16501 <b>Assets:</b> \$13,425,411 <b>Members:</b> 3,126 <b>Phone:</b> 814-455-0092 <b>Manager/CEO:</b> BROWN, HAROLD F <b>Year Chartered:</b> 1949 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 52 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 06/04/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03    Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00    Go! <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 15501 <b>Name:</b> CORRY AREA SCHOOLS <b>Address:</b> 22 SOUTH 1ST AVE <b>City, State, Zip:</b> CORRY, PA 16402 <b>Assets:</b> \$4,594,492 <b>Members:</b> 1,502 <b>Phone:</b> 814-665-5291 <b>Manager/CEO:</b> SMITH, KAREN K <b>Year Chartered:</b> 1963 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 36 <b>Low Income Designation:</b> Yes <b>Peer Group:</b> 2 <b>Last Updated:</b> 02/25/03 <b>Web Site URL:</b> CORRYSCHOOLSFCU.COM	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 23594 <b>Name:</b> CORRY FOAM EMPLOYEES <b>Address:</b> 466 S. SHADY AVE <b>City, State, Zip:</b> CORRY, PA 16407 <b>Assets:</b> \$551,075 <b>Members:</b> 481 <b>Phone:</b> 814-664-4999 <b>Manager/CEO:</b> LILLIE, DAVID L <b>Year Chartered:</b> 1980 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 03/27/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03    Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00    Go!	Why are there two sections?
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 62048 <b>Name:</b> CORRY JAMESTOWN <b>Address:</b> 637 N CENTER ST SUITE A <b>City, State, Zip:</b> CORRY, PA 16407 <b>Assets:</b> \$11,788,176 <b>Members:</b> 3,283 <b>Phone:</b> 814-664-7010 <b>Manager/CEO:</b> KIMMY, SUSAN M <b>Year Chartered:</b> 1954 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 2 - Federally-insured State <b>TOM Code:</b> 99 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 05/22/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 9946 <b>Name:</b> COUNTY OF ERIE, PA <b>Address:</b> 518 STATE STREET, THE EXCHANGE BLDG <b>City, State, Zip:</b> ERIE, PA 16501 <b>Assets:</b> \$6,380,373 <b>Members:</b> 2,501 <b>Phone:</b> 814-451-6378 <b>Manager/CEO:</b> KUNKEL, NADINE F <b>Year Chartered:</b> 1954 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 36 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 04/30/03 <b>Web Site URL:</b> CEPTFCU.ORG	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR)   <b>Choose a report date:</b> 9/00 Go!	<b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 20057 <b>Name:</b> E C-2 <b>Address:</b> 136 EAST AVE <b>City, State, Zip:</b> ERIE, PA 16507 <b>Assets:</b> \$1,157,372 <b>Members:</b> 666 <b>Phone:</b> 814-878-4022 <b>Manager/CEO:</b> SKINNER, DEBRA <b>Year Chartered:</b> 1970 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 21 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 04/19/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 7302 <b>Name:</b> E M T A <b>Address:</b> 127 EAST 14 STREET; P. O. BOX 2057 <b>City, State, Zip:</b> ERIE, PA 16512 <b>Assets:</b> \$975,741 <b>Members:</b> 303 <b>Phone:</b> 814-455-5150 <b>Manager/CEO:</b> BERNHARD, KARLYNN <b>Year Chartered:</b> 1951 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 22 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 05/09/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03      Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00      Go!  <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 17039 <b>Name:</b> E F E <b>Address:</b> P.O. BOX 1097 <b>City, State, Zip:</b> ERIE, PA 16512 <b>Assets:</b> \$971,723 <b>Members:</b> 226 <b>Phone:</b> 814-455-3941 <b>Manager/CEO:</b> LAUER, GERALD J <b>Year Chartered:</b> 1965 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 13 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 04/11/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> 5300 Call Report  <b>Choose a report date:</b> 12/02 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 6104 <b>Name:</b> EC & EE EMPLOYEES <b>Address:</b> 1325 WAYNE STREET <b>City, State, Zip:</b> ERIE, PA 16503 <b>Assets:</b> \$7,329,816 <b>Members:</b> 2,751 <b>Phone:</b> 814-455-5035 <b>Manager/CEO:</b> BAGINSKI, LINDA <b>Year Chartered:</b> 1949 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 53 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/06/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 63648 <b>Name:</b> ERIE COMMUNITY <b>Address:</b> 135 EAST 6TH STREET <b>City, State, Zip:</b> ERIE, PA 16501 <b>Assets:</b> \$48,491,098 <b>Members:</b> 8,882 <b>Phone:</b> 814-870-2586 <b>Manager/CEO:</b> WIEST, RICHARD A <b>Year Chartered:</b> 1976 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 2 - Federally-insured State <b>TOM Code:</b> 99 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 05/14/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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<b>Charter Number:</b> 6081 <b>Name:</b> ERIE COUNTY <b>Address:</b> 135 EAST 38TH STREET <b>City, State, Zip:</b> ERIE, PA 16504 <b>Assets:</b> \$4,401,310 <b>Members:</b> 1,062 <b>Phone:</b> 814-860-2101 <b>Manager/CEO:</b> BARTHELMES, WILLIAM H <b>Year Chartered:</b> 1949 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 06 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/21/03 <b>Web Site URL:</b> WWW2.VELOCITY.NETECFCU	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go!	<b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 12752 <b>Name:</b> ERIE COUNTY SCHOOL EMPLOYEES <b>Address:</b> 4101 MAIN ST <b>City, State, Zip:</b> ERIE, PA 16511 <b>Assets:</b> \$33,638,496 <b>Members:</b> 7,586 <b>Phone:</b> 814-899-6608 <b>Manager/CEO:</b> WARREN, GAIL A <b>Year Chartered:</b> 1959 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 34 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 05/07/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 8625 <b>Name:</b> ERIE FIREFIGHTERS <b>Address:</b> 1740 WEST 26TH STREET <b>City, State, Zip:</b> ERIE, PA 16508 <b>Assets:</b> \$4,961,783 <b>Members:</b> 787 <b>Phone:</b> 814-452-4898 <b>Manager/CEO:</b> SWARM, JENNIFER M <b>Year Chartered:</b> 1953 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 06 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 06/05/02 <b>Web Site URL:</b> WWW.LEOL.NET~FIRECU	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 1117 <b>Name:</b> ERIE GENERAL ELECTRIC FCU <b>Address:</b> 2154 EAST LAKE ROAD <b>City, State, Zip:</b> ERIE, PA 16511 <b>Assets:</b> \$85,097,917 <b>Members:</b> 15,702 <b>Phone:</b> 814-456-6231 <b>Manager/CEO:</b> COOK, GAIL J <b>Year Chartered:</b> 1936 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 44 <b>Low Income Designation:</b> No <b>Peer Group:</b> 4 <b>Last Updated:</b> 05/21/03 <b>Web Site URL:</b> EGEEFCU.ORG	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go!	<b>Why are there two sections?</b>
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 9711 <b>Name:</b> ERIE HAMOT <b>Address:</b> 201 STATE STREET <b>City, State, Zip:</b> ERIE, PA 16550 <b>Assets:</b> \$8,712,476 <b>Members:</b> 3,718 <b>Phone:</b> 814-877-6134 <b>Manager/CEO:</b> WILLIS, TED <b>Year Chartered:</b> 1954 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 51 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 03/19/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  Why are there two sections?
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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 8626 <b>Name:</b> ERIE POLICE <b>Address:</b> 626 STATE ST., RM 111 <b>City, State, Zip:</b> ERIE, PA 16501 <b>Assets:</b> \$2,237,593 <b>Members:</b> 709 <b>Phone:</b> 814-453-2540 <b>Manager/CEO:</b> KNEPPER, DON <b>Year Chartered:</b> 1953 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 06 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 12/17/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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<b>Charter Number:</b> 1476 <b>Name:</b> ERIE SCHOOL EMPLOYEES <b>Address:</b> 1109 EAST 38TH STREET <b>City, State, Zip:</b> ERIE, PA 16504 <b>Assets:</b> \$159,741,677 <b>Members:</b> 19,425 <b>Phone:</b> 814-825-2436 <b>Manager/CEO:</b> KACZMAREK, NORBERT P <b>Year Chartered:</b> 1936 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 34 <b>Low Income Designation:</b> No <b>Peer Group:</b> 5 <b>Last Updated:</b> 04/22/02 <b>Web Site URL:</b> WWW.ESEFCU.ORG	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03    Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00    Go!	Why are there two sections?
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## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 3113 <b>Name:</b> ERIE T P E <b>Address:</b> 645 WEST 11TH STREET <b>City, State, Zip:</b> ERIE, PA 16501 <b>Assets:</b> \$3,513,822 <b>Members:</b> 705 <b>Phone:</b> 814-456-5336 <b>Manager/CEO:</b> NEMENZ, DORIS B <b>Year Chartered:</b> 1939 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 42 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/13/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03    Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00    Go!  <b>Why are there two sections?</b>
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<b>Charter Number:</b> 776 <b>Name:</b> ERIE TIMES <b>Address:</b> 335 METZ STREET <b>City, State, Zip:</b> ERIE, PA 165082723 <b>Assets:</b> \$7,815,884 <b>Members:</b> 1,881 <b>Phone:</b> 814-459-0853 <b>Manager/CEO:</b> HANKS, CAROLYN L <b>Year Chartered:</b> 1935 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 53 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 03/27/03 <b>Web Site URL:</b> ERIETIMESFCU.COM	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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<b>Charter Number:</b> 7048 <b>Name:</b> HAMMERMILL EMPLOYEES <b>Address:</b> 1306 EAST LAKE RAOD <b>City, State, Zip:</b> ERIE, PA 16507 <b>Assets:</b> \$36,972,613 <b>Members:</b> 5,898 <b>Phone:</b> 814-455-4437 <b>Manager/CEO:</b> MACK, NANCY L <b>Year Chartered:</b> 1951 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 53 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 05/28/03 <b>Web Site URL:</b> HAMMERMILLFCU.ORG	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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<b>Charter Number:</b> 14247 <b>Name:</b> IBEW LOCAL 56 <b>Address:</b> 962 WEST 20TH STREET <b>City, State, Zip:</b> ERIE, PA 16502 <b>Assets:</b> \$7,582,588 <b>Members:</b> 1,993 <b>Phone:</b> 814-455-2270 <b>Manager/CEO:</b> HEDDERICK, CHARLENE M <b>Year Chartered:</b> 1961 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 50 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/14/03 <b>Web Site URL:</b> WWW.IBEW56FCU.ORG	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  Why are there two sections?
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<b>Charter Number:</b> 5951 <b>Name:</b> LAKE ERIE COMMUNITY <b>Address:</b> 205 HATHAWAY ST. EAST <b>City, State, Zip:</b> GIRARD, PA 16417 <b>Assets:</b> \$2,221,924 <b>Members:</b> 1,166 <b>Phone:</b> 814-774-4130 <b>Manager/CEO:</b> RASTETTER, SUSAN K <b>Year Chartered:</b> 1948 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 00 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 11/26/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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<b>Charter Number:</b> 1111 <b>Name:</b> LOCO & CONT EMPL <b>Address:</b> 1286 EAST 38TH STREET <b>City, State, Zip:</b> ERIE, PA 16504 <b>Assets:</b> \$17,008,435 <b>Members:</b> 2,138 <b>Phone:</b> 814-825-6763 <b>Manager/CEO:</b> ALLAMON, JOHN W <b>Year Chartered:</b> 1936 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 44 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 02/25/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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<b>Charter Number:</b> 4446 <b>Name:</b> LORD <b>Address:</b> 3910 SCHAPER AVENUE <b>City, State, Zip:</b> ERIE, PA 16415 <b>Assets:</b> \$25,124,297 <b>Members:</b> 5,916 <b>Phone:</b> 814-866-1111 <b>Manager/CEO:</b> DAVIS, KIM <b>Year Chartered:</b> 1941 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 06/04/02 <b>Web Site URL:</b> WWW.LORDFCU.ORG	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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<b>Charter Number:</b> 24655 <b>Name:</b> MANUFACTURER'S ASSOCIATION EMPLOYER <b>Address:</b> 2171 WEST 38TH STREET <b>City, State, Zip:</b> ERIE, PA 16508 <b>Assets:</b> \$1,883,543 <b>Members:</b> 526 <b>Phone:</b> 814-835-0000 <b>Manager/CEO:</b> HEISER, TRAVIS B <b>Year Chartered:</b> 2001 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 05/21/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  Why are there two sections?
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<b>Charter Number:</b> 12380 <b>Name:</b> MEADOW BROOK EMPLOYEES <b>Address:</b> 1862 W. 24TH STREET <b>City, State, Zip:</b> ERIE, PA 16502 <b>Assets:</b> \$727,362 <b>Members:</b> 541 <b>Phone:</b> 814-899-3191 <b>Manager/CEO:</b> C AVARETTA, JOSEPH <b>Year Chartered:</b> 1958 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 08/09/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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<b>Charter Number:</b> 6187 <b>Name:</b> MEADVILLE AREA <b>Address:</b> 300 ARCH STREET <b>City, State, Zip:</b> MEADVILLE, PA 16335 <b>Assets:</b> \$33,651,084 <b>Members:</b> 10,847 <b>Phone:</b> 814-336-2794 <b>Manager/CEO:</b> CLANCY-YOUNG, HEATHER L <b>Year Chartered:</b> 1949 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 34 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 04/22/02 <b>Web Site URL:</b> WWW.MEADVILLEAREAFUCU.COM	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!	Why are there two sections?
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<b>Charter Number:</b> 5418 <b>Name:</b> NFG EMP. <b>Address:</b> 1100 STATE STREET <b>City, State, Zip:</b> ERIE, PA 16501 <b>Assets:</b> \$3,743,385 <b>Members:</b> 827 <b>Phone:</b> 814-871-8585 <b>Manager/CEO:</b> WATSON, DANIA <b>Year Chartered:</b> 1947 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 23 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/29/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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<b>Charter Number:</b> 10981 <b>Name:</b> NKP BUFFALO DIV <b>Address:</b> 3034 WEST 12 ST <b>City, State, Zip:</b> ERIE, PA 16505 <b>Assets:</b> \$849,659 <b>Members:</b> 363 <b>Phone:</b> 814-833-8589 <b>Manager/CEO:</b> DESKO, MARY KAY <b>Year Chartered:</b> 1956 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 52 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 05/07/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go!	<b>Why are there two sections?</b>
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<b>Charter Number:</b> 8687 <b>Name:</b> NORTH EAST WELCH <b>Address:</b> P. O. BOX 597 <b>City, State, Zip:</b> NORTH EAST, PA 16428 <b>Assets:</b> \$9,202,451 <b>Members:</b> 1,054 <b>Phone:</b> 814-725-8190 <b>Manager/CEO:</b> MAAS, SUSAN M <b>Year Chartered:</b> 1953 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/19/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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<p><b>Charter Number:</b> 11172</p> <p><b>Name:</b> OIL COUNTRY</p> <p><b>Address:</b> P. O. BOX 366</p> <p><b>City, State, Zip:</b> TITUSVILLE, PA 16354</p> <p><b>Assets:</b> \$13,182,053</p> <p><b>Members:</b> 4,265</p> <p><b>Phone:</b> 814-827-4605</p> <p><b>Manager/CEO:</b> BEERS CCUE, MARILYN C</p> <p><b>Year Chartered:</b> 1956</p> <p><b>Current Status:</b> A - Active</p> <p><b>Credit Union Type:</b> 1 - Federal</p> <p><b>TOM Code:</b> 49</p> <p><b>Low Income Designation:</b> No</p> <p><b>Peer Group:</b> 3</p> <p><b>Last Updated:</b> 05/14/03</p> <p><b>Web Site URL:</b></p>	<p><b>Reports for December 2000 and After:</b></p> <p><b>Choose a report:</b> Financial Performance Report (FPR)</p> <p><b>Choose a report date:</b> 03/03 Go!</p> <p><b>Reports for September 2000 and Before:</b></p> <p><b>Choose a report:</b> Financial Performance Report (FPR)</p> <p><b>Choose a report date:</b> 9/00 Go!</p> <p>Why are there two sections?</p>
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<b>Charter Number:</b> 6277 <b>Name:</b> PHB EMPLOYEES <b>Address:</b> P.O. BOX 241 <b>City, State, Zip:</b> FAIRVIEW, PA 16415 <b>Assets:</b> \$4,667,777 <b>Members:</b> 1,694 <b>Phone:</b> 814-474-2283 <b>Manager/CEO:</b> MANDO, HOPE P <b>Year Chartered:</b> 1949 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/20/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  <b>Why are there two sections?</b>
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<b>Charter Number:</b> 12643 <b>Name:</b> RAYMOND EMPLOYEES <b>Address:</b> 407 NORTH CENTER STREET <b>City, State, Zip:</b> CORRY, PA 16407 <b>Assets:</b> \$19,470,344 <b>Members:</b> 3,591 <b>Phone:</b> 814-663-3263 <b>Manager/CEO:</b> HEISER, STACEY M <b>Year Chartered:</b> 1958 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 03/12/03 <b>Web Site URL:</b> WWW.TBSCC.COMUSERSRAYMOND	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go!
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<b>Charter Number:</b> 17325 <b>Name:</b> S.E. ERIE INDUSTRIAL <b>Address:</b> 4309 BUFFALO RD #5 <b>City, State, Zip:</b> ERIE, PA 16510 <b>Assets:</b> \$3,689,179 <b>Members:</b> 1,781 <b>Phone:</b> 814-899-7793 <b>Manager/CEO:</b> THOMPSON, JANET <b>Year Chartered:</b> 1966 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 42 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 05/21/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 03/03 Go!  <b>Reports for September 2000 and Before:</b>  <b>Choose a report:</b> Financial Performance Report (FPR)  <b>Choose a report date:</b> 9/00 Go!  Why are there two sections?
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<b>Charter Number:</b> 13933 <b>Name:</b> SAINT VINCENT ERIE <b>Address:</b> 232 WEST 25TH STREET <b>City, State, Zip:</b> ERIE, PA 16544 <b>Assets:</b> \$8,833,271 <b>Members:</b> 3,072 <b>Phone:</b> 814-452-5742 <b>Manager/CEO:</b> STEARNS, GRETCHEN L <b>Year Chartered:</b> 1960 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 51 <b>Low Income Designation:</b> No <b>Peer Group:</b> 2 <b>Last Updated:</b> 12/03/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
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[Map](#) [Driving Directions](#) [Search Nearby](#) [Save Address](#)

**Financial Exchange Co**  
929 State St, Erie, PA 16501

(814) 453-6989

[Map](#) [Driving Directions](#) [Search Nearby](#) [Save Address](#)

**Flexcheck Cash Advance Ctrs**  
3858 Peach St, Erie, PA 16509

(814) 864-5161

[Map](#) [Driving Directions](#) [Search Nearby](#) [Save Address](#)

**National Cash Advance**  
2215 W 12th St, Erie, PA 16505

(814) 874-0515

[Map](#) [Driving Directions](#) [Search Nearby](#) [Save Address](#)

**National Cash Advance**  
5048 Peach St, Erie, PA 16509

(814) 864-5163

atch.com

[illegible]

## Shopping Guides

Business Name City (or ZIP or Area Code) State

PA

- New Search
- Near An Address
- By ZIP Code
- By Area Code

Results for "Check Ca  
Search only in Erie, PA

(Showing 1-10)  
ABCDEFGHIJKLMNOPQRSTUVWXYZ

Revise Sort Order A-Z City Featured Businesses

## National Cash Advance

**NATIONAL CASH  
✓ADVANCE  
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866-650-4227  
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**Primo's News**  
113 W 18th St, Erie, PA 16501

(814) 461-8821

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**United Cash Advance**  
3514 Liberty St, Erie, PA 16508

(814) 866-1724

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## FDIC / OTS Summary of Deposits

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Offices and Deposits of all FDIC-Insured Institutions

### Market Share Report

Data as of: June 30, 2002

Sorted by: Market Share

Run Report

Selected Criteria				June 30, 2002			
State:	County:	City:	Zip Code:	Outside Of Market		Inside Of Market	
PENNSYLVANIA	CRAWFORD	ALL	ALL	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)
PENNSYLVANIA	ERIE	ALL	ALL	705	40,994,364	23	979,071
Institution Name				Market Share			
PNC Bank, National Association	6384	PA	N	Federal	705	40,994,364	23
Northwest Savings Bank	28178	PA	SB	State	96	2,665,354	27
National City Bank of Pennsylvania	7948	PA	N	Federal	196	9,828,680	19
First National Bank of Pennsylvania	7888	PA	N	Federal	114	2,640,552	15
Marquette Savings Bank	30544	PA	SB	State	0	0	6
Citizens Bank of Pennsylvania	57282	PA	SB	State	328	14,218,330	12
Sky Bank	5982	OH	SM	State	200	6,738,697	4
National Bank of North East	7938	PA	N	Federal	0	0	5
Community National Bank of Northwestern Pennsylvania	10032	PA	N	Federal	0	0	5
Mercer County State Bank	445	PA	NM	State	6	131,236	3
TOTALS				1,645	77,217,213	119	3,797,680
				100.00%			

Last Updated: 5/2/2003

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FDIC / OTS Summary of Deposits

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Market Share and Bank Holding Co.

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Offices and Deposits of all FDIC-Insured Institutions  
Market Share Report

Data as of: June 30, 2002

Sorted by: Market Share

Run Report

Selected Criteria				June 30, 2002			
State:	County:	City:	Zip Code:	Outside Of Market		Inside Of Market	
PENNSYLVANIA	CRAWFORD	ALL	ALL	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)
Institution Name	CERT	State (Hqtrd)	Bank Class	State/Federal Charter	No. of Offices	Deposits (\$000)	Market Share
National City Bank of Pennsylvania	7948	PA	N	Federal	208	10,180,590	34.45%
Northwest Savings Bank	28178	PA	SB	State	116	3,297,281	19.32%
PNC Bank, National Association	6384	PA	N	Federal	724	41,806,352	18.52%
First National Bank of Pennsylvania	7888	PA	N	Federal	123	2,930,006	11.04%
Citizens Bank of Pennsylvania	57282	PA	SB	State	337	14,431,640	8.32%
Marquette Savings Bank	30544	PA	SB	State	5	337,321	4.40%
Mercer County State Bank	445	PA	NM	State	6	131,236	3.96%
<b>TOTALS</b>					<b>1,519</b>	<b>73,114,426</b>	<b>100.00%</b>

Last Updated: 5/2/2003

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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 7914 <b>Name:</b> UNION IRON <b>Address:</b> 1500 CASCADE ST <b>City, State, Zip:</b> ERIE, PA 16502 <b>Assets:</b> \$709,454 <b>Members:</b> 192 <b>Phone:</b> 814-454-8164 <b>Manager/CEO:</b> BOOTES, CLARENCE J <b>Year Chartered:</b> 1952 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 15 <b>Low Income Designation:</b> No <b>Peer Group:</b> 1 <b>Last Updated:</b> 06/22/99 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
<b>NOTICE of update process:</b> If corrections are required to the data on this page, the credit union must request a correction through their NCUA Regional Office. Email links to NCUA Regional Offices are provided on the Talk With NCUA page.	

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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 7304 <b>Name:</b> ZURN <b>Address:</b> P. O. BOX 8589 <b>City, State, Zip:</b> ERIE, PA 16502-0589 <b>Assets:</b> \$27,447,912 <b>Members:</b> 6,863 <b>Phone:</b> 814-452-2152 <b>Manager/CEO:</b> RIEGER, CAROL A <b>Year Chartered:</b> 1951 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 49 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 05/20/02 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
<b>NOTICE of update process:</b> If corrections are required to the data on this page, the credit union must request a correction through their NCUA Regional Office. Email links to NCUA Regional Offices are provided on the Talk With NCUA page.	

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# National Credit Union Administration

## Individual Credit Union Data Summary & Reports

<b>Charter Number:</b> 20137 <b>Name:</b> TEMCO EMPLOYEES <b>Address:</b> P. O. BOX 328 <b>City, State, Zip:</b> NORTH EAST, PA 16428 <b>Assets:</b> \$10,983,020 <b>Members:</b> 3,823 <b>Phone:</b> 814-725-1724 <b>Manager/CEO:</b> RUSSELL, LILLY L <b>Year Chartered:</b> 1970 <b>Current Status:</b> A - Active <b>Credit Union Type:</b> 1 - Federal <b>TOM Code:</b> 42 <b>Low Income Designation:</b> No <b>Peer Group:</b> 3 <b>Last Updated:</b> 05/12/03 <b>Web Site URL:</b>	<b>Reports for December 2000 and After:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 03/03 Go! <b>Reports for September 2000 and Before:</b> <b>Choose a report:</b> Financial Performance Report (FPR) <b>Choose a report date:</b> 9/00 Go! <b>Why are there two sections?</b>
<b>NOTICE of update process:</b> If corrections are required to the data on this page, the credit union must request a correction through their NCUA Regional Office. Email links to NCUA Regional Offices are provided on the Talk With NCUA page.	

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## Section 4 - Community Action Plan

Lord FCU is well positioned to provide high-quality, low-cost financial services to the Crawford/Erie County community. The credit union offers a wide range of financial products and services and provides electronic services for remote access and delivery as well. These channels, along with planned additional delivery channels and branching, will allow the community to conduct financial business in whichever form they choose. The following sections outline the current operations base that will allow Lord FCU to successfully serve the community.

Credit union marketing materials, products and services, and biographies on the staff and board are located at the end of this section.

### Physical Facilities

Lord currently maintains one office location within the proposed community. The main office is located at 3910 Schaper Avenue in Erie. (b)(4)

(b)(4)

effectively (and personally) service the residents of the Crawford County portion of the proposed community. Current office hours are as follows:

Monday –Thursday	9:00 a.m.	to	5:00 p.m.
Friday	8:00 a.m.	to	6:00 p.m.

Drive-thru and ATM services are available at the main office. We have also included a listing of “No Surcharge” ATM’s in the Crawford County/Erie County community at the end of this section.

### Electronic Service Delivery Options

As electronic delivery of financial services continues to increase, these services will play an important role in our ability to serve the proposed community. Lord FCU recognizes the importance of these delivery channels, offers a variety of alternatives to meet member needs, and plans to continue to enhance existing, and add new services to better serve the proposed community.

- ATM's. Lord FCU owns an ATM at the main office location. The credit union is also a participating member of the "CU Dollar" non-surcharge alliance, and members of Lord FCU have access to an additional twenty-four (24) ATM's throughout the community. A listing of these surcharge-free locations is available from a link on the Lord FCU web site.
- MasterCard Check Card. Members can access their accounts using the Lord FCU MasterCard Check card and/or STAR ATM card. The MasterCard check card also allows members to purchase goods or pay for services anywhere MasterCard is accepted worldwide and allows for ATM access anywhere the MasterCard logo is indicated. This card offers the convenience of carrying a credit card, without having to incur end of month billing, as funds are deducted from the members' credit union share draft account automatically.
- Direct Deposit/Payroll Deduction. Lord FCU offers direct deposit of members' net pay or a specified allotment to the members' credit union account at no charge. Members may also distribute the allocations to savings, share draft, IRA, loan, or any member-specified credit union account.
- Web Site. The credit union has a transactional web site that enables members to gain access to credit union information such as rates, services, office hours, and consumer links. The site provides membership and loan application capabilities, as well as home banking and electronic bill pay functions.

## **Savings Products and Services**

Lord FCU offers a full range of financial products and services that will allow the credit union to successfully meet the diverse needs of the current membership and proposed community. These products and services will enable the credit union serve community members of all income and education levels. Our savings products and services include:

- Regular Share Accounts. Each credit union member must open a regular share account upon joining the credit union. The initial minimum deposit is \$20.00, and this amount must be maintained in the share account at all times. Share account dividends are calculated by the average daily balance method and are paid and compounded quarterly. The share account rate (APR) for the 2nd quarter of 2003 was 1.00%. The APY was 1.01%.

Other savings products offered by the credit union include:

- Christmas and Vacation Club Accounts. An organized and budgeted way to save for holiday expenses, the Christmas Club account can be opened with a deposit of \$1.00. This account bears the same rate of interest as the Regular Share account. There is no penalty for early withdrawal and no required weekly deposit. Funds are automatically transferred to the member share or share draft account on October 1. The current rate on club accounts is 1.00%, with an A.P.Y. of 1.01%.
- Individual retirement Account (IRA). We offer IRA Certificates of Deposit. All interest is tax deferred, with a minimum deposit of \$1,000.00.
- Share Draft Accounts.

Lord FCU offers members share draft (checking) accounts. There are no minimum balance requirements, nor is there a monthly service charge for using Lord FCU share draft accounts. Members have unlimited check writing privileges without incurring a fee.

Members with checking accounts can order checks at the credit union office, over the phone, or from a link to our web site. Members incur the expense of paying for the number of checks and style that they choose.

Share draft accountholders also have the choice and convenience of the Lord FCU MasterCard check card, which provides access to share draft account funds without the hassle of writing a check. There is no service fee associated with the MasterCard check card and members can also access cash at ATM's that display the STAR and/or MasterCard logo.

Lord FCU also offers an overdraft protection plan for members who unintentionally overdraft their share draft account. The funds can be transferred from the members' Regular Share account at a charge of \$3.00 per transfer, provided that the funds are available in the Regular Share account.

- Certificate Accounts

Lord FCU offers a variety of time-deposit accounts with terms ranging from 91 days to 60 months. Certificate rates are reviewed on a weekly basis. The following table is a sample of the certificate products and rates offered by the credit union as of 06/27/03:

Term	Min. Investment	APR *	APY
6-Month	\$1,000.00	1.00%	1.00%
12-Month	1,000.00	1.49%	1.50%
24-Month	2,500.00	1.99%	2.00%
Jumbo (30 to 180 days)	50,000.00	1.64%	1.65%
Jumbo (181 to 365 days)	50,000.00	1.88%	1.90%
Jumbo (2-Year)	50,000.00	2.33%	2.35%
IRA 12-Month	1,000.00	1.49%	1.50%
IRA 24-Month	1,000.00	1.99%	2.00%
IRA 36-Month	1,000.00	2.23%	2.25%
IRA 48-Month	1,000.00	2.48%	2.50%
IRA 60-Month	1,000.00	2.87%	2.90%

\* Rates are as of June 27, 2003 and subject to change.

## Loan Products

Lord FCU's loan products are competitively priced and loans can be obtained for a variety of purposes. Loan rates are reviewed periodically, and even more often as a result of current economic conditions. The following table provides a listing of the credit union loan offerings and rates:

Loan Product	Rate*
<b>Credit Card</b>	
VISA Classic	12.90%
VISA Gold	11.50%
<b>New Vehicle (2002-2003 Models)</b>	
36-60 Months	3.99%
61-72 Months	4.25%
<b>Used Vehicle</b>	
\$25,000 & Up (6 Years)	3.99%
\$12,000 to \$24,999 (5 Years)	3.99%
\$8,000 to \$11,999 (4 Years)	3.99%
\$1,000 to \$7,999 (3 Years)	3.99%
1992 & Older to 36 Months	4.25%
<b>Signature Loans</b>	12.00%
\$5,000 Max., 3 Years	11.00%
<b>Line of Credit</b> (\$5,000 Max., 3 Yrs)	9.00%
<b>First Mortgage</b> (15 Yrs @ 80% Financing)	4.95%
<b>Home Equity</b>	
Fixed to 60 Months (90% Proven Equity)	4.99%
Fixed to 144 Mos. (90% Proven Equity)	5.99%
Adjustable to 120 Mos. (90% Proven Equity)	4.00%
Share Secured	5.00%
Overdraft Protection Loan	15.00%

\* Rates are as of June 27, 2003 and subject to change.



## **Other Credit Union Products and Services**

Lord FCU offers several other products and services to the membership, including the following:

- Drive-up teller service
- Travelers Cheques
- Money Orders
- Free Notary Services
- Safe Deposit Boxes
- Night Depository Box Availability
- Cashiers Checks
- Payroll Deduction Savings and Loan programs
- Quarterly Newsletter
- Member-pay Credit Life and Disability Insurance
- Cedar Point and Six Flags Amusement Park Tickets

(b)(4)

## **Mission Statement**

The mission of Lord Federal Credit Union is to provide and promote the use of a variety of financial services which feature particular benefits and advantages over those generally available from other banking sources, with specific intent of helping members gain some particular measure of personal financial success.

## **Service to the Underserved [Low Income]**

Lord FCU has experience in servicing members in a depressed economic area, and as a credit union with an Underserved Investment Area expansion. Considering the effect that the decline in industry, plant closings and layoffs, and corporate downsizing have had on the Crawford County/Erie County community, we are comfortable and experienced with working with members who are experiencing financial difficulty or pressures. We are keenly aware of the concerns and existence of the low-income and underserved areas and will continue to strive to provide the highest-quality service to all members of the proposed community, especially focusing on providing affordable financial services to the “unbanked”.

## **Marketing Literature**

(b)(4)



## Non-Surcharging ATM Locations

For Members Of Credit Unions In The Selective Surcharging Group



### Search Results for Crawford County

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Click on a column name to sort listings.

FINANCIAL INSTITUTION	ATM SITE	STREET ADDRESS	CITY	STATE	TYPE
MEADVILLE AREA FCU	Main Office	300 Arch Street	Meadville	PA	Withdrawal
PSECU	Meadville Mall	20 Water Street	Meadville	PA	Withdrawal

Check listings periodically for new additions.

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## Non-Surcharging ATM Locations

For Members Of Credit Unions In The Selective Surcharging Group



### Search Results for Erie County

< Back

Click on a column name to sort listings.

FINANCIAL INSTITUTION	ATM SITE	STREET ADDRESS	CITY ^	STATE	TYPE
PSECU	Walmart	961 E Columbus Avenue	Corry	PA	Withdrawal
SAINT VINCENT ERIE FCU	Saint Vincent Health Center	232 W 25th Street	Erie	PA	Deposit
AMERICAN STERILIZER FCU	American Sterilizer FCU	2545 W 23rd Street	Erie	PA	Deposit
ERIE SCHOOL EMPLOYEES FCU	A Plus Mini Mart	26 E 12th Street	Erie	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Erie School Emp FCU	1109 E 38th Street	Erie	PA	Deposit
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	8228 Peach Street & Robison Road	Erie	PA	Withdrawal
ERIE GENERAL ELECTRIC FCU	Branch Office	1623 E 38th Street	Erie	PA	Deposit
ERIE SCHOOL EMPLOYEES FCU	Pennzmart	3725 McClelland Avenue	Erie	PA	Withdrawal
PSECU	SAMS Club	7200 Peach Street	Erie	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	605 Parade Street	Erie	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	3760 W 12th Street	Erie	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Shell Food Mart	4917 Peach Street	Erie	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Branch Office	2436 Buffalo Road	Erie	PA	Deposit
PSECU	Walmart	4950 W 23rd Street	Erie	PA	Withdrawal
PSECU	Walmart	1900 Keystone Drive	Erie	PA	Withdrawal
ERIE COUNTY SCHOOL EMPLOYEES FCU	Branch	4101 Main Street	Erie	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Branch Office	1005 GreenGarden Road	Erie	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Branch Office	1005 Greengarden Road	Erie	PA	Deposit
ERIE SCHOOL EMPLOYEES FCU	County of Erie PA FCU	518 State Street	Erie	PA	Withdrawal
LORD FCU	Main Office	3910 Schaper Avenue	Erie	PA	Deposit

ERIE SCHOOL EMPLOYEES FCU	PHB Employees FCU	7773 W Ridge Road	Fairview	PA	Withdrawal
ERIE SCHOOL EMPLOYEES FCU	Faulkners Country Market	Rt 8 & 89	Wattsburg	PA	Withdrawal

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**District Name**  
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Girard SD

**City**  
PHILADELPHIA  
Girard

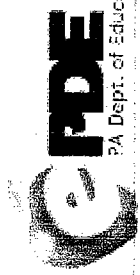
**Enrollment**  
2,029

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**District Report Cards**  
**Search Results for "harbor creek":**

**District Name**  
Harbor Creek SD

**City**  
Harborcreek

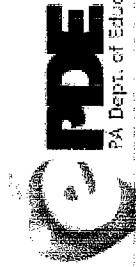
**Enrollment**  
2,310

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**District Report Cards**

**Search Results for "Iroquois":**

**District Name**  
Iroquois SD

**City**  
Erie

**Enrollment**  
1,274

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### District Report Cards

Search Results for "millcreek":

#### District Name

Millcreek Township SD

#### City

Erie

#### Enrollment

7,122

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**District Report Cards**  
 Search Results for "north east":

**District Name**  
 North East SD

**City**  
 North East

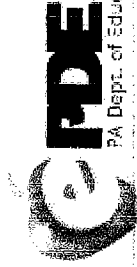
**Enrollment**  
 2,079

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**District Report Cards**  
**Search Results for "northwestern":**

**District Name**  
Northwestern SD  
Northwestern Lehigh SD

**City**  
Albion  
New Tripoli

**Enrollment**  
1,900  
2,294

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**District Report Cards**  
**Search Results for "union city":**

**District Name**  
 Union City Area SD

**City**  
 Union City

**Enrollment**  
 1,385

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### District Report Cards

Search Results for "wattsburg":

**District Name**  
Wattsburg Area SD

**City**  
Erie

**Enrollment**  
1,719

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#	School District	Web Site	City	County	Zip	CCD
1	Conneaut Sd	-	Linesville	Crawford	16424-9717	CCD
2	Crawford Central Sd	-	Meadville	Crawford	16335-9504	CCD
3	Crawford Co Avts	-	Meadville	Crawford	16335-2198	CCD
4	Penncrest Sd	-	Saegertown	Crawford	16433-0808	CCD

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## Primary & Secondary School in Pennsylvania , US

#	School District	Web Site	City	County	Zip	CCD
1	Corry Area Sd	-	Corry	Erie	16407-2054	CCD
2	Erie City Sd	-	Erie	Erie	16501-2193	CCD
3	Erie Co Avts	-	Erie	Erie	16509-4699	CCD
4	Fairview Sd	-	Fairview	Erie	16415-2499	CCD
5	Fort Leboeuf Sd	-	Waterford	Erie	16441-0367	CCD
6	General McLane Sd	-	Edinboro	Erie	16412-1025	CCD
7	Girard Sd	-	Girard	Erie	16417-1199	CCD
8	Harbor Creek Sd	-	Harbor Creek	Erie	16421-1606	CCD
9	Iroquois Sd	-	Erie	Erie	16511-2101	CCD
10	Millcreek Township Sd	-	Erie	Erie	16506-2096	CCD
11	North East Sd	-	North East	Erie	16428-1350	CCD
12	Northwest Tri-County lu 5	-	Edinboro	Erie	16412-2399	CCD
13	Northwestern Sd	-	Albion	Erie	16401-1311	CCD
14	Union City Area Sd	-	Union City	Erie	16438-1497	CCD
15	Wattsburg Area Sd	-	Wattsburg	Erie	16442-0219	CCD

Number of Hits: 13120

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Webmaster ... [webmaster@capitolimpact.net](mailto:webmaster@capitolimpact.net)



# Post Secondary Schools in Pennsylvania , US

#	School	Web Site	City	County	Zip
1	Edinboro University of Pennsylvania	Web Site	Edinboro	Erie	16444
2	Gannon University	Web Site	Erie	Erie	16510
3	Mercyhurst College	Web Site	Erie	Erie	16546
4	Northwest Pennsylvania Technical Institute	Web Site	Erie	Erie	16507
5	Pennsylvania State University - Behrend College	Web Site	Erie	Erie	16563
6	Triangle Tech	-	Erie	Erie	16502

Number of Hits: 4446




[Productivity  
Tools](#)
[Gateway](#)
[Zip  
Code](#)
[Georgia  
Report](#)
[Contact  
CI](#)
[About](#)

## Media List Page

#	Media Organization	Homepage	Type	City	County	Zip
1	Erie News	<a href="#">Homepage</a>	Newspapers - Weekly	<a href="#">Erie</a>	<a href="#">Erie</a>	
2	Erie News	-	Newspapers - Daily	<a href="#">Erie</a>	<a href="#">Erie</a>	
3	Erie Times	-	Newspapers - Daily	<a href="#">Erie</a>	<a href="#">Erie</a>	
4	WCTL -106.3 FM	-	Radio	<a href="#">Union City</a>	<a href="#">Erie</a>	
5	WERG - 89.9 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
6	WFGO - 94.7 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
7	WFLP - 1330 AM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
8	WFXP	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
9	WICU-TV	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
10	WJET -102.3 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
11	WJET-TV	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
12	WLKK - 1400 AM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
13	WPSE - 1330 AM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
14	WQLN	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
15	WQLN - 91.3 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
16	WRKT -100.9 FM	-	Radio	<a href="#">North East</a>	<a href="#">Erie</a>	
17	WRTS -103.7 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	
18	WSEE	-	Television	<a href="#">Erie</a>	<a href="#">Erie</a>	
19	WXKC - 99.9 FM	-	Radio	<a href="#">Erie</a>	<a href="#">Erie</a>	

**Number of Hits: 8842**

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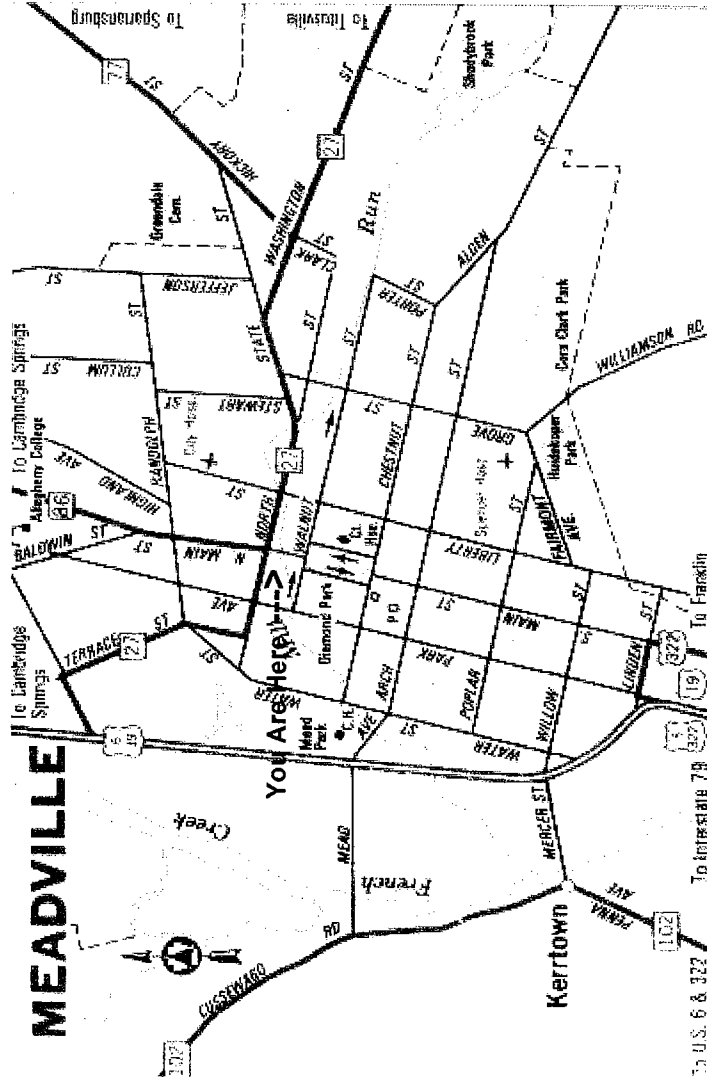
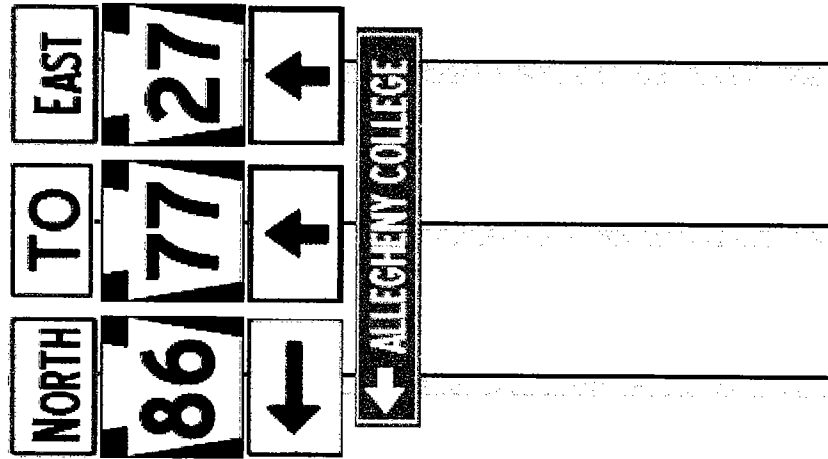
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# KEYSTONE HIGHWAYS

MEADVILLE - JCT PA 27 & PA 86



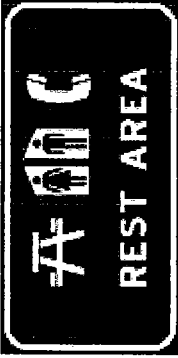
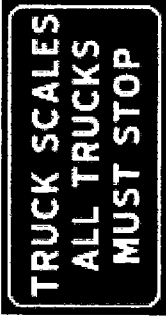


Up until the late seventies, PA 86 began at US 19, just south of Erie, was multiplexed with US 19 in Cambridge Springs and then ended on PA 27 just a few hundred yards away from US 19. Today, PA 86 only goes as far north as Cambridge Springs, but it's southern end remains at PA 27.

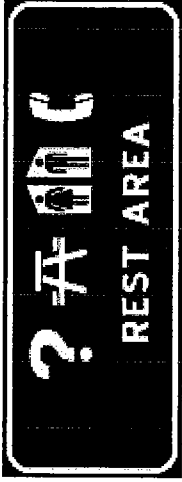





## Exit Guide

EXIT	NORTHBOUND Read Down	SOUTHBOUND Read Up	Other Features
STATE OF WEST VIRGINIA			
COMMONWEALTH OF PENNSYLVANIA			
<div> <div>SPEED LIMIT 65</div> </div>			
1	Mount Morris		FOOD GAS CAMPING
<div> <div>WELCOME CENTER</div> <div> <div> <div>?</div> <div>REST AREA</div> </div> <div>MP 5</div> </div> </div>			
7	Kirby Garards Fort		

130	Greenville Sandy Lake	CAMPING Maurice K. Goddard State Park  Pymatuning State Park
	 MP 130	
	 MP 131	
	Mercer County  Crawford County	
141	 Geneva Cochrannton	FOOD GAS  Erie National Wildlife Refuge
147A	EAST NORTH  Meadville	Allegheny College  FOOD GAS LODGING HOSPITAL

147B	WEST SOUTH 6 322 19 Conneaut Lake	Conneaut Lake Park FOOD LODGING
154	198 Saegertown Conneautville	Park and Ride GAS
WELCOME CENTER  MP 158		
Crawford County		
Erie County		
166	6N Albion Edinboro	Edinboro University of Pennsylvania Campbell Pottery FOOD CAMPING Wooden Nickel Buffalo Farm
174	McKean	CAMPING

178A	<b>90 EAST</b> AMVETS Memorial Highway Buffalo, NY	Charles D. Buzzanco Interchange
178B	<b>90 WEST</b> AMVETS Memorial Highway Cleveland, OH	
	<b>SPEED LIMIT 55</b>	<b>SPEED LIMIT 65</b>
180	TO <b>19</b> Kearsarge	Mill Creek Mall FOOD HOSPITAL CAMPING
182	<b>20</b> 26th Street	 Erie International Airport Saint Vincent Health Center FOOD GAS HOSPITAL INTERCHANGE PICTURE
183A	<b>5 EAST</b> 12th Street	Harold H. Resnick Interchange

	EXIT ONLY		HOSPITAL
183B	<div> <div>5</div> <div>WEST</div> <div>12th Street</div> </div>		Harold H. Resnick Interchange  Gannon University Hamot Medical Center Waldamere Park  FOOD GAS HOSPITAL CAMPING  Presque Isle State Park
			<div> <div>SPEED LIMIT</div> <div>55</div> </div>
	<div> <div>END</div> <div>79</div> <div>BEGIN</div> <div>Bayfront Parkway</div> </div>		<div> <div>BEGIN</div> <div>79</div> <div>END</div> <div>Bayfront Parkway</div> </div>

Back to [Pennsylvania Highways](#)

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Information courtesy of the Pennsylvania Department of Transportation, Exit Authority 2000, personal observations, Marc Fannin, David J. Greenberger, Mark Papesch, and Nicholas Carosella.

















# Exit Guide

EXIT	EASTBOUND Read Down	WESTBOUND Read Up	Other Features
STATE OF OHIO			
COMMONWEALTH OF PENNSYLVANIA			
WELCOME CENTER			
<div>?</div> <div>REST AREA</div> <div>MP 1</div>			
<div>TRUCK SCALES ALL TRUCKS MUST STOP</div> <div>MP 1</div>			
<div>SPEED LIMIT 55</div>			

3	<b>6N</b> Cherry Hill West Springfield	FOOD GAS LODGING
6	<b>215</b> Albion East Springfield	GAS LODGING
9	<b>18</b> Platea Girard	GAS
16	<b>98</b> Fairview Franklin Center	 Erie International Airport CAMPING
18	<b>832</b> Presque Isle Sterrettania	Waldameer Park FOOD GAS LODGING Presque Isle State Park
22A	<b>79 SOUTH</b> Raymond P. Shafer Highway Pittsburgh	Charles D. Buzzanco Interchange

22B	 NORTH Raymond P. Shafer Highway Erie		
24	 19 Peach Street Waterford EXIT ONLY		Mill Creek Mall Saint Vincent Health Center  FOOD GAS LODGING HOSPITAL
27	 97 State Street Waterford		Erie Veterans Memorial Stadium Hamot Medical Center  FOOD GAS LODGING HOSPITAL  Erie Zoo
			
29	 8 Parade Street		Mercyhurst College  FOOD GAS

	Hammett	LODGING
32	 Wesleyville	Penn State Erie Behrend College FOOD GAS CAMPING STATE POLICE
35	 Harborcreek	Trooper Matthew R. Bond Memorial Interchange FOOD GAS
37	 Hopkins - Bowser Highway Jamestown, NY	
41	 North East	FOOD GAS LODGING CAMPING
45	 State Line EXIT SPEED 30 MPH	Heritage Wine Cellar FOOD GAS LODGING

	<div><div>SPEED LIMIT 65</div></div>	
	<div>TRUCK SCALES ALL TRUCKS MUST STOP</div> <div>MP 46</div>	
	<div>WELCOME CENTER</div> <div><div>?  ?</div><div>REST AREA</div></div> <div>MP 46</div>	
<div>COMMONWEALTH OF PENNSYLVANIA</div> <div>STATE OF NEW YORK</div>		

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Back to [Pennsylvania Exit Guides](#)  
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Interstate shield courtesy of Richard C. Moeur.  
Information courtesy of the Pennsylvania Department of Transportation, Exit Authority 2000, personal observations, and Marc Fannin.



The Pennsylvania Department of Conservation and Natural Resources

State Parks

## Lake Erie Region

The Lake Erie Region is a great playground with its miles of beautiful beaches and spectacular sunsets. Dive in to the many cultural, historical and natural wonders of this beautiful area, which includes the only surf beach in Pennsylvania.

Click on the park that

you would like to visit.

If you cannot use this bitmap,

use the text links below.

[Maurice K. Goddard State Park](#)

[Oil Creek State Park](#)

[Presque Isle State Park](#)

[Pymatuning State Park](#)

[Back to Find a Park](#)

**For general state park information or to reserve a campsite, cabin, picnic pavilion or an organized group tenting area, call toll-free 888-PA-PARKS, Mon. to Sat. 7 a.m. to 5 p.m.**

[Home](#)[Find a Park](#)[Site Map](#)[Contacts](#)[Prices](#)[Recreation](#)[E-mail](#)[Home](#)[Search](#)

| [E-mail](#) | [DCNR Home](#) | [Search](#) |

## **Lord Federal Credit Union**

### **Map Legend for Community Charter Conversion Application**

(b)(4)

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C

Y

F

## **LOWEST RATES EVER!! CHECK 'EM OUT!!!**

### **LORD FEDERAL CREDIT UNION**

LOAN RATES IN EFFECT BEGINNING JUNE 27, 2003  
PLEASE CALL THE LOAN DEPT. FOR CURRENT RATES AT (814) 866-1111 EXT. 223 OR 224 OR 227

#### **SED AUTO, TRUCK, MOTORCYCLE**

➤ 02-03 models 36-60 months @ 100% financing 3.99% APR  
72 months @ 100% financing 4.25% APR

#### **SED AUTO, TRUCK, MOTORCYCLE**

➤ \$ 25,000 and up 6 year consideration\* 3.99% APR  
➤ 12,000 to 24, 999 5 year financing  
➤ 8,000 to 11,999 4 year financing  
➤ 1,000 to 7,999 3 year financing

\*Six year consideration will be determined by CEO and loan officer.  
(Minimum monthly payment on vehicle loans is \$100.00.)

#### **SED RV'S/BOATS**

To 60 months @ 80% financing 9.50% APR  
To 144 months @ 80% financing 10.50% APR

#### **SED RV'S/BOATS**

To 60 months @ 80% financing 10.50% APR  
To 84 Months @ 80% financing 11.50% APR

#### **SED RV'S OTHER THAN CAMPING TRAILERS**

80% financing 12.00% APR  
80% financing 13.00% APR

#### **LINE OF CREDIT** (5000.00 MAXIMUM LOAN 3 YEAR PAYBACK)

9.00% APR

#### **SIGNATURE LOAN** (5000.00 MAXIMUM LOAN 3 YR PAYBACK RISK BASED)

11.00% APR



VERDRAFT PROTECTION LOAN (1000.00 MAXIMUM 1 YEAR PAYBACK) 15.00% APR

EDGED SHARES LOAN 5.00% APR

AN SECURED BY CERTIFICATE OF DEPOSIT 2.00% APR above CD Rate

UCATION LOAN (ONE YEAR PAYBACK PERIOD) 7.00% APR

ECIAL LINE OF CREDIT (2000.00 MAX 1 YEAR PAYBACK) 6.00% APR

**LOWEST RATES EVER!! CHECK 'EM OUT!!!**

**LORD FEDERAL CREDIT UNION**

**LOAN RATES IN EFFECT BEGINNING JUNE 27, 2003**

**EASE CALL THE LOAN DEPARTMENT FOR CURRENT RATES AT  
1-866-1111. OUT OF TOWN MEMBERS CALL 1-800-782-3562 EXT. 223, 224 OR 227.**

**IRST MORTGAGE**

finance, Purchase, or Construction) 15 years @ 80% financing 4.95% APR  
ites are subject to change without notice. Maximum term is 15 years. Amount financed is based on 80% of appraised value. Call to  
ilify for a loan modification.

**FIXED RATE HOME EQUITY**

nd MTG) 60 MONTHS @ 90% PROVEN EQUITY 4.99% APR  
to 144 MONTHS @ 90% PROVEN EQUITY 5.99% APR

rates are subject to change without notice. Rate is based on term with a maximum of 144 months. Amount financed is based on 90% of value minus any amount owed on first mortgage.

# **ADJUSTABLE RATE HOME EQUITY**

120 months @ 90% of proven equity 4.00% APR

**Rate for July 1<sup>st</sup> through September 30<sup>th</sup> 2003**

ADJUSTABLE RATE HOME EQUITY LOAN HAS A MINIMUM LOAN AMOUNT OF \$5000.00. MINIMUM ADVANCE AFTER FIRST DRAW IS \$500.00. TERM IS AN EIGHT YEAR DRAW PERIOD WITH A TEN YEAR PAYBACK. RATES CHANGE MONTHLY. RATE IS DETERMINED BY TAKING THE PRICE LISTED ON THE LAST BUSINESS DAY OF THE MONTH AND ADDING 0%. MAXIMUM RATE CHARGED IS 18%. AMOUNT FINANCED IS BASED ON THE APPRAISED VALUE MINUS ANY AMOUNT OWED ON A FIRST MORTGAGE.

\*\*\*\*\*RATES ARE SUBJECT TO CHANGE\*\*\*\*\*

An Equal Housing Lender

The Following are Share Certificates offered by Lord Federal Credit Union.

PLEASE NOTE: Share Certificate rates change weekly and are usually set on Wednesday but may change without notice... please call for current rates.

Call member service to verify current rates.

Share Certificate Type	Annual Percentage Rate	Annual Percentage Yield	Minimum Balance Required
91 Day	1.00	1.00	\$ 1,000.00
6 Month	1.00	1.00	\$ 1,000.00
1 Year	1.49	1.50	\$ 500.00
18 Month	1.74	1.75	\$ 1,000.00
2 Year	1.99	2.00	\$ 1,000.00
3 Year	2.23	2.25	\$ 1,000.00
4 Year	2.48	2.50	\$ 1,000.00
5 Year	2.87	2.90	\$ 1,000.00
Jumbo Share Certificates:			
30 to 180 days	1.64	1.65	\$ 50,000.00
181 to 365 days	1.88	1.90	\$ 50,000.00
2 year	2.33	2.35	\$50,000.00
Traditional and Roth			

IRA's			
1 Year	1.49	1.50	\$ 1,000.00
2 Year	1.99	2.00	\$ 1,000.00
3 Year	2.23	2.25	\$ 1,000.00
4 Year	2.48	2.50	\$ 1,000.00
5 Year	2.87	2.90	\$ 1,000.00

Education IRA-  
(accumulation only)

On all Share and IRA Certificates, there is a penalty for early withdrawal. Penalties and/or fees if applicable could reduce the APY. The rate on variable certificates may change after the account is opened. Contact a Credit Union employee for applicable rates and fees.

Revised 06/25/2003

## **Office and ATM locations**

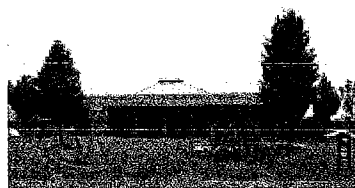
### **Branch/ATM Locations**

Lord Federal Credit Union is located at 3910 Schaper Avenue in Erie, PA.

#### **The Credit Union Hours are:**

**Monday-Thursday - 9:00am to 5:00pm**

**Friday - 8:00am to 6:00pm**



There are no branches at this time.

You can use your Lord Federal Credit Union ATM or Debit card to get cash, make deposits or transfer funds 24 hours a day.

Lord Federal Credit Union signed a Selective Surcharge Agreement that allows you access to No Surcharge ATMs in Pennsylvania. To find the ATM location nearest you, click on ATM Locations. For No Surcharge ATMs in Pennsylvania, visit <http://www.cudollar.com>

Below is a list of current No Surcharge ATM's in the Erie area. For directions to any of the following ATM's, click on ATM Locations at the top of this page.

#### **LOCATIONS OF NO SURCHARGE\* ATM MACHINES**

##### **Full Service:**

- LORD FEDERAL CREDIT UNION  
3910 Schaper Ave (Drive Thru lane)

- ERIE SCHOOL EMPLOYEES FCU  
1109 East 38th Street (Drive Thru lane)  
1005 Greengarden (Drive Thru lane)  
2436 Buffalo Road (Drive Thru lane)

- SAINT VINCENT ERIE FCU  
232 W. 25th St (St. Vincent Main Lobby)

- AMERICAN STERILIZER FCU  
2545 West 23rd St, Erie (Drive Thru)

##### **Cash Dispense Only ATM's:**

- COUNTY OF ERIE, PA FCU  
518 State St & North Park Row

- ERIE COUNTY SCHOOL FCU  
4101 Main Street, Lawrence Park

- PHB EMPLOYEES FCU  
7773 W. Ridge Rd., Fairview, PA

- 4917 Peach Street (Inside Shell Food Mart)

- 3760 W. 12th Street (Inside Shell Food Mart)
- 605 Parade Street (Inside Shell Food Mart)
- Shell Holiday Mart (8228 Peach St)
- 3725 McClelland Ave. (Kwik Fill Red Apple)
- 26 East 12th & French St (A-Plus Mini Mart)
- Faulkner's Country Mkt-13580 RT 8, Wattsburg
- SAM'S Club (7200 Peach St)
- WAL-MART (Peach St)
- WAL-MART (4950 W. 23rd St)

\*Please Note: The No-Surcharge locations are subject to change without notice. January 2003

After 4 withdrawals per month from ATMs not owned by Lord FCU, you will be charged \$1.00 for each withdrawal.

**lordfcu@lordfcu.org**

## Select Employer Groups

You are eligible for Credit Union Membership if you work at one of the following Select Employer Groups (SEGs) or if you have an immediate family member employed at one of the listed SEGs. Membership benefits to Lord Federal Credit Union extend to your immediate family members. Immediate families are defined as related persons by blood, marriage, or other recognized family relationships in the same household (under the same roof) maintaining a single economic unit. Also included are a grandparent, parent, spouse, sibling, child, grandchild, stepparents, stepchildren and stepsiblings. The immediate family member must be related to the Credit Union Member.

If you are interested in joining the Credit Union but don't work at one of our SEGs and have no family members in our membership, ask your employer to contact Lord Federal Credit Union about becoming a Select Employer Group and taking advantage of the services offered.

- 1 LORD Corporation
- 2 Accutool
- 3 American Income Life (Erie Office)
- 4 Bensur Advertising
- 5 Bonded Services Corp.
- 6 Borecky Fruit Farm
- 7 Brugger Funeral Homes
- 8 Burton Funeral Home & Crematory, Inc.
- 9 Career Concepts
- 10 Chet Alek's Yamaha Marine
- 11 Cohen's Carpeting
- 12 Complete Computer Service Solutions
- 13 Custom Plastics Specialties
- 14 D.A. Salzer & Assoc.
- 15 David Van Amburg Assoc. Inc.
- 16 Dr. Lawrence Scully (employees of)
- 17 EAG Electronics
- 18 Eicher Painting, Inc.
- 19 Ely & Smith, Counsellors at Law
- 20 Equipment Exchange Co.
- 1 Erie Aviation, Inc
- 2 Erie Ceramic Arts
- 3 Erie Heart & Lung Center
- 4 Erie Industrial Supply
- 5 Fairview Beer
- 6 Finish Thompson Inc.
- 7 First Alliance Church
- 8 Foht Realtors
- 9 Great Lakes Tool Grinding Inc.



- 30 Greater Erie Board of Realtors
- 1 Griffith Electric
- 2 Hall Precision Tool & Die
- 3 Harrington, Inc
- 4 Health South Leir
- 5 Hill, Barth & King
- 6 Horwath Electric Motors Inc.
- 7 Hytech Tool & Design
- 8 Infinity Resources Inc.
- 9 JABE Construction & Equipment Inc.
- 40 Jack Utley, D.M.D.,M.S.(staff)
- 1 Jamarco
- 2 Jazzercise Fitness Center
- 3 Johnson Tool, Inc.
- 4 Jr's Last Laugh & Comedy Club
- 5 King Electric Co.
- 6 Klein Plating Works Inc.
- 7 Kondu Corp.
- 8 Levco Communications
- 9 Lignitech, Ltd.
- 50 Liofol Company
- 1 LOC Inc. & LOC Framing Systems, Inc.
- 2 Mays Marketing Group
- 3 Mark Minichelli, D.D.S. (office)
- 4 Multi Products
- 5 New Motors
- 6 Niagara Eye Associates
- 7 Nicklas Insurance Agency, Inc. -- Erie Division
- 8 Oakwood Cafe
- 9 Onex, Inc.
- 60 Out of Bounds Industries
- 1 Paddens
- 2 Paramount Die Corp.
- 3 Peacock Printing
- 4 Precise Plastics Inc.
- 5 Products Finishing Inc.
- 6 Proud Land
- 7 Pulakos 926
- 8 Resources for Prevention Inc.
- 9 Russell's House of Furniture
- 10 Sal's Family Hair Center
- 1 Scott's Carpet Service
- 2 Scully D. M. Medical Office
- 3 Shriners Hospital for Children



- 7p Siebenburger Club
- 7 Snap-Tite Inc.
- 6 SOFTEK, Inc
- 7 Summit Dental Associates
- 8 Spectrum Control Inc.
- 9 Superior Sound
- fb Techsource Engineering Inc.
- 7 Townline Hardware, Inc.
- 2 Tri-Tech Injection Molding
- 3 Volt Services Group
- 4 Weborg, Rectenwald Inc.
- 7 Westwood Racquet Club
- 7 Whole Foods Cooperative Assoc,
- 7 Inc (Employees and Owners of)
- 4 X-Cell Tool & Mold, Inc.

January 2003

email/url.com

email/url.com

# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508  
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205  
E-Mail: [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

## January-March 2003

"People Helping People"

### SPREAD THE WORD:

NOT ONLY CAN YOUR FAMILY JOIN LORD FEDERAL CREDIT UNION, IT'S NOW POSSIBLE THAT YOUR FRIENDS ARE ELIGIBLE TOO! Great rates . . . Yeah, we got 'em and you're not the only one that can take advantage of great rates AND great services! Due to a recent expansion in our field-of-membership, if you know someone that lives, works, worships, or attends school/college in the City of Erie and parts of West Millcreek, tell them that they may be eligible to join Lord Federal Credit Union. Any one that's interested should call today! Make it your goal to help friends, family members and co-workers become a credit union member. What a GREAT New Year's Resolution!

### LOAN RATES HAVE NEVER BEEN LOWER!

Did you spend too much this Christmas, have your eye on a new or used car, want that home of your dreams or want to get away from it all? Why not check out the rates your credit union has to offer? Rates have never been lower! At Lord Federal Credit Union, we try to make borrowing as easy and painless as possible.

Please call the lending department for current rates at (814) 866-1111 or (800) 782-3562 (for out-of-town members please). Ask for the lending department or dial extensions 223, 224 or 227.



### CHANGE IN DRIVE-THRU HOURS

Due to the decrease in member activity since the installation of our full-service ATM in our drive-thru, the credit union will close at 6:00 pm on Friday nights beginning February 2003.

We apologize for any inconvenience this may cause. To help make your banking more convenient, please be sure to take advantage of the following services available to you:

- Take advantage of Lord Federal Credit Union's ATM or Debit card.
- Sign up for payroll deduction or Direct Deposit through your employer into your credit union account(s).
- Remember that you can use your ATM card at many locations to get cash back on a purchase to avoid stopping at an ATM machine.
- Sign up for our Free Internet Banking service.

### EVERYONE COULD USE A GOOD LAUGH!

Mark your calendars and get ready to laugh. This year our 62nd annual meeting will be Thursday, May 8, 2003 at Jr's Last Laugh and Comedy Club located at 1402 State Street, Erie, PA.



Join us for food, fun, laughs and a little business on Thursday, May 8, 2003.

5:30 pm . . . . . Doors Open  
6:00 pm . . . . . Dinner (Buffet)  
7:00 pm . . . . . Business Meeting and Elections  
The show will start at the end of the meeting.

PLEASE NOTE: The credit union office will close at 4:00 on Thursday, May 8th so the employees can attend the Annual Dinner.

Tickets are \$10.00 for members and \$12.00 for guests (limit of only one guest per member.) Tickets may be purchased at the credit union office and will be on sale until Friday, May 2, 2003 and seating is limited.

Elections will be held to fill one (1) seat on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination to one of the members of the Nominating Committee in writing to:

Pat Conley

Chairperson, Nomination Committee

Lord Corporation

2000 West Grandview Blvd.

Erie, PA 16514-0038

Lisa Manendo

Nomination Committee

Lord Corporation

2000 West Grandview Blvd.

Erie, PA 16514-0038

Russ King

Nomination Committee

Lord Corporation

1635 West 12th Street

Erie, PA 16505

Your letter must be received **April 25, 2003**

**Please be sure to keep the enclosed statement as it contains the tax information needed to file your 2002 tax return. If you have an IRA with the credit union this statement is considered your Fair Market Value Statement. If you lose this statement and request another copy there is a charge of \$2.00 per copy.**

## ERIE'S CHOICE 2002 . . .

Erie residents have cast their votes for their favorite business in over 120 categories. LORD FEDERAL CREDIT UNION was selected by the readers of the Erie Times-News as ONE OF THE BEST in the category of Credit Union.

Thanks to all for choosing us! Because of our recent expansion to our Field of Membership, those who live, work, worship, attend school/college in the City of Erie and parts of Millcreek are now eligible to join. Be sure to tell your friends, family, co-workers, fellow students and parishioners to call today and join one of Erie's Best Credit Unions!

### IMPORTANT NOTICE

## **STATUTORY LIEN**

If you are in default on a financial obligation to Lord FCU, Federal Law gives us the right to apply member shares, dividends and deposits in your account(s) at the time of default to satisfy the obligation. When you default we may exercise that right without further notification to you. Further, we may impress shares of any member who is a responsible party on a financial obligation in default at the credit union.

## **DON'T BE FOOLED BY ZERO % FINANCING**

Before making that deal at the car dealership, check with the credit union about our low interest rate car loans. You may find that keeping your dealers discount, and financing the difference at the credit union may save you money.

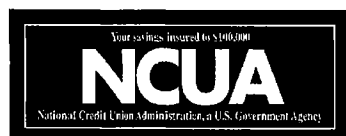
Call the loan department at (814) 866-1111 or out of town members call 1-800-782-3562 and let us see if we can save you money.

Example: if you purchased a 15,000.00 auto, and the dealer kept the \$2,500.00 discount/verses financing \$12,500.00 (taking the rebate and financing the difference) at our current rate of 4.99% we would save you \$850.96 over a five year term.

## **CU TIPS**

Don't spend unnecessary time driving around to find a non-surcharge ATM machine when you need to make a withdrawal. If you use your ATM/Debit card, you can get cash back at most stores in the area. When you're at the grocery store, discount store and even some retailers, pay with your Lord FCU ATM/Debit card and request cash back. Using your card this way does not count as one of four cash withdrawals allowed per month!

**Call credit union for special loan promotions and current rates. 866-1111 or (800) 782-3562**



MON.-THURS.  
9:00 a.m. to 5:00 p.m.  
FRI.  
LOBBY & DRIVE-IN  
8:00 a.m. to 6:00 p.m.



DIVIDENDS ON  
SHARE ACCOUNTS  
ARE BASED ON  
AVAILABLE  
EARNINGS AND  
CANNOT BE  
GUARANTEED.

## *In the spirit of giving . . .*

Thanks to all our members who donated to this years Second Harvest Food Bank food drive.

We are also grateful for the generosity of our members who donated items to our Mitten Tree. This year we donated the items to Safe Net as we have done in the past. This organization helps women and children who are in need of shelter and clothing.

## **Your Credit Union has IRA's**

If you are looking for a way to save for your future or the future of your children, don't forget that Lord Federal Credit Union offers a variety of IRA's for your convenience. We have Traditional, Education and Roth IRA's. Call Member Service today for more information.

## **DON'T GIVE YOUR MONEY TO THE STATE . . .**

### **KEEP THE CREDIT UNION INFORMED!**

Each year, the credit union must report abandoned accounts that have not had activity in five (5) years. All monies from abandoned accounts are sent to the Commonwealth of Pennsylvania. The only way to avoid this is to make sure that the credit union has a current address on file. Keep your account active by making a deposit or withdrawal to your account at least annually.

New PA State Escheat Law.

Lord Federal Credit Union Management, Staff & Directors want to wish you and your family a safe, healthy & prosperous New Year.

### **Lord FCU will be closed in observance of the following holidays**

Jan. 20 (Mon.) . . . . . Martin Luther King, Jr. Day (Closed)  
Feb. 17 (Mon.) . . . . . Presidents Day (Closed)  
Apr. 18 (Fri.) . . . . . Good Friday  
The C.U. will be open from 8:00 to 1:00  
May 8 (Thurs.) . . . . . Closing at 4:00  
to attend the 62nd Annual Dinner  
May 26 (Mon.) . . . . . Memorial Day

## ***"Sign up for Internet Home Banking"***

### **REMEMBER FOR YOUR CONVENIENCE:**

\*\*\*"MAC" is always open, 24 hours a day, 7 days a week. sign up for a ATM/Debit Card & our Audio Response & Internet Home Banking is ready to serve you 7 days a week, 22 hours a day from any touch-tone phone.  
Call our office & talk to Member Services to apply for these services.

**Excessive W/D fee after Six (6)..... \$ 1.00 per withdrawal**  
**Close new share acct. within 90 days..... \$ 5.00**

Early Withdrawal Fee.....	\$ 2.00 per withdrawal
Fee to close prior to annual distribution.....	\$ 10.00
Fee to re-open Christmas Club.....	\$ 10.00

Overdraft Fee for Share Draft/ATM or Debit....	\$ 20.00 per item
Returned Draft Fee .....	\$ 25.00 per item
Overdraft Fee for EFT, ACH.....	\$ 25.00 per item
Overdraft Protection by Shares.....	\$ 3.00 per transfer
MAC or ATM/Debit Card Usage Fee.....	4 withdrawals per month then \$1.00 per withdrawal after that
MAC or ATM/Debit Card Replacement Fee.....	\$ 2.00
Copy of Share Draft.....	\$ 3.00
Share Draft Printing Charge.....	varies per style
Stop Payment Fee.....	\$ 6.00 for 1
Stop Payment on a block of checks.....	\$10.00
Share Drafts returned with statements: 1 - 30 checks--	\$ 5.00 per month
31 & over -----	\$10.00 per month

Levy Fee.....	\$25.00
Account Reconciliation or Research.....	\$25.00 per hour (minimum charge....1/2 hour or \$12.50)
Statement Copy.....	\$ 2.00
Current Month Account Print Out.....	\$ 1.00 per page
Deposited Check Return Fee.....	\$10.00 per item
Credit Union Official Check.....	\$ 1.00 each
Copy of C. U. Official Check.....	\$10.00 each
Money Order.....	\$ 2.00 per order
Travelers Cheques.....	\$ 1.00 per \$100
Travelers Cheques for Two.....	\$ 1.75 per \$100
Stop & Reissue of Official Check.....	\$20.00 per check
Overnight Delivery of Funds.....	Prices vary
Wire Transfer (Incoming).....	\$15.00 per wire
Wire Transfer (Outgoing).....	\$25.00 per wire
Wire Transfer (Foreign).....	\$45.00 per wire
Returned Statement Address Correction.....	\$ 2.00 per stmt

3 x 5 Box.....	\$20.00 annually
3 x 10 box.....	\$30.00 annually
5 x 10 Box.....	\$40.00 annually
10 x 10 Box.....	\$50.00 annually
Replacement Key (for one key).....	\$15.00
Drill Fee (if both keys lost).....	\$75.00

<b>Mortgage Lending</b>	
<b>Appraisal.....</b>	<b>\$175 - \$225</b>
<b>Credit Report.....</b>	<b>\$50.00</b>
<b>Property Report.....</b>	<b>\$25.00</b>
<b>Flood Certificate.....</b>	<b>\$20.00</b>
<b>Domestic Relations-----</b>	<b>(per person).....\$10.00</b>

**Recording Fee.....\$13.50 - \$27.00**  
**Satisfaction Fee.....\$13.50**  
**Late Payment Fee (applicable to all loans)- 5% of scheduled payment**

**Credit Card Fees:**

**Annual Fee.....None**  
**Minimum Finance Charge.....None**  
**Minimum Payment Amount....2% or \$10.00 whichever is greater**  
**Transaction Fee.....None**  
**Method of Computing the balance.....Average daily Balance**  
**Cash Advance Fee.....None**  
**Late Payment Fee.....10% of balance, minimum \$2.50**  
**Over Limit Fee.....\$10.00 on balances over 10% of credit limit**  
**Card Pick Up Fee.....\$65.00 to \$165.00**

**Credit Union Membership**

**Membership Shares.....\$20.00 par value,**  
**must be deposited within six (6) months of opening account.**

**All fees are subject to change without notice.**

**October 2001**

**Share Draft (Checking), MAC, ATM/Check Card (Debit) Fees**

Overdraft Fee for Share Draft/ATM or Debit.....	\$ 20.00 per item
Returned Draft Fee .....	\$ 25.00 per item
Overdraft Fee for EFT, ACH.....	\$ 25.00 per item
Overdraft Protection by Shares.....	\$ 3.00 per transfer
MAC or ATM/Debit Card Usage Fee.....	
4 withdrawals per month without any fee then \$1.00 per withdrawal after the fourth*	
MAC or ATM/Debit Card Replacement Fee.....	\$ 2.00
Copy of Share Draft.....	\$ 3.00
Share Draft Printing Charge.....	varies per style
Stop Payment Fee.....	\$ 6.00 for 1
Stop Payment on a block of checks.....	\$10.00
Share Drafts returned w/ statements....	1- 30 checks--\$ 5.00 per mo
	31 & over ----\$10.00 per mo

**\*AVOID EXCESSIVE WITHDRAWAL FEES BY USING YOUR ATM OR DEBIT CARD AT ANY STORE WHERE MASTERCARD OR MAC IS ACCEPTED AND REQUEST CASH BACK. THIS ELIMINATES A STOP AT AN ATM MACHINE AND ANY EXCESSIVE WITHDRAWAL FEES.**

# WELCOME TO THE LORD FEDERAL CREDIT UNION WEB SITE

**| Last Updated 5/15/03 | - TAKE ADVANTAGE OF THE LOWEST RATES...EVER**

Internet  
Banking



*Click on the Internet Banking logo above to enter this service or on the link at the bottom of the home page get an application for Internet Home Banking.*

**Be sure to check out the bottom of this home page for additional services and information.**

**OUR RATES HAVE BEEN SLASHED ON SEVERAL LOAN TYPES...1ST MORTGAGES, AUTOS, UNSECURED...CALL FOR GREAT RATES!**

**THE BEGINNING...**Lord Federal Credit Union was organized on March 11, 1941 as a federally chartered credit union standing for mutual financial support among its members. Our basic objectives are for sound financial management of its funds; to give the members a good rate of return on savings and a fair opportunity to borrow money at reasonable interest rates.

**THE FUTURE...**Lord Federal Credit Union promises to continue to provide its members with the same friendly and courteous service that has been its aim since its inception. We pledge to always conduct the business of our members in a friendly atmosphere and to provide quality services.

Lord Federal Credit Union  
3910 Schaper Avenue  
Erie, PA 16508

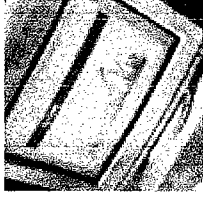
(814) 866-1111  
out-of-town only (800) 782-3562  
Fax (814) 866-1205  
email: [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org)

**THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION**

## ***Mission***

### ***Credit Union Mission***

The mission of Lord Federal Credit Union is to provide and promote the use of a variety of financial services which feature particular benefits and advantages over those generally available from other banking sources, with specific intent of helping members gain some particular measure of personal financial success.



### ***Legislative Update***

When legislation or bankers' lawsuits attack any credit union, it's and attack on all credit unions. Your Credit Union proudly protects members' right to join and participate in their not-for-profit financial cooperative. Keep up to date on legislation or anti-credit union lawsuits through these links:

[www.cuna.org](http://www.cuna.org)

[www.ncua.gov](http://www.ncua.gov)

[www.pacul.org](http://www.pacul.org)

### ***Benefits of Membership***

Founded on the basic democratic premise of the cooperative movement, credit unions believe that access to low-cost financial services is critical to the health and stability of ordinary citizens.





&

**HAMOT  
10K**

**Presents**

**Water, Water, Everywhere**

**I commit to sponsor one of 6 available  
waterstops for the 23rd Annual 10K  
Race to be held**

**Sunday, August 17, 2003**

**Sponsorship includes:**

**Inclusion in an extensive radio schedule**

**Banner space at the Grand Stand**

**Logo inclusion in 8000 10K Race brochures**

**Recognition Plaque**

**Only \$995**

**DBA:** LORD F.C.U.

**Date:** 5-22-03

**Authorized Signature:** 

**Payment in full due July 31, 2003**

# CHAMBER OF COMMERCE MAP PROJECT

Erie Area Chamber of Commerce  
1717 Dixie Hwy. Suite 500  
FT. WRIGHT, KY 41011

\*\*\*TIME SENSITIVE\*\*\*

# Invoice

Proof Inquiries: 800-933-3909 Ext. 1033  
Billing Inquiries: 800-933-3909 Ext. 1010  
Proof Fax: 800-653-4704  
Billing Fax: 800-344-1941

06/26/2003

LORD FEDERAL CREDIT UNION

ATTENTION: Kim Davis

3910 Schaper Ave.

ERIE, PA 16508

Re: Invoice No. EV-ERI010

\*\*\*PROMPT ATTENTION REQUIRED\*\*\*

Dear Kim Davis

On behalf of the Chamber of Commerce, we would like to thank you for your recent purchase of advertising space on the Chamber endorsed community map publication. Without your support, this publication may not be possible.

Attached is your Listing Proof Notice reflecting the ad copy we intend to use to highlight your company in the Business Directory section on thousands of maps to be distributed by the Chamber & fellow advertising member sponsors like yourself. If you have purchased one of the limited available display ad spaces on the map, this listing is complimentary & you will receive a call from Dave Perkins, ext 1046, to assist you with artwork.

We also have included, below, an invoice for you to process your payment. Remember, your participation helps to support the Chamber of Commerce. You may also pay by credit card, check or call us to complete a check-by-phone transaction through our EasyPay program. You may pay \$10.00 less than the total due on the below invoice if your payment is postmarked within 14 days from the date of your invoice & we will consider you paid in full. EasyPay payments qualify for this discount if completed within the 14 day time frame.

The attached proof is provided for your immediate review. This is the time to make any corrections, additions or deletions. Due to limited spacing, your listing, as purchased, is limited to 400 characters (including spaces, symbols & numbers; excluding category, business name, one address & telephone number) unless you have been granted prior authorization & pay for additional space. Any corrections, additions or deletions must be submitted within 10 business days to assure processing.

NOTE: Additions creating a listing over the 400-character limit will create an additional cost of 50% of invoice amount.

**THE ATTACHED PROOF WILL RUN "AS IS" UNLESS WE RECEIVE YOUR REQUEST FOR EDITS IN WRITING.**

Thank you again for your support.

cut here

Tax I.D. 61-1386679

LORD FEDERAL CREDIT UNION  
3910 Schaper Ave.  
ERIE, PA 16508

**INVOICE # EV-ERI010**

**Cost of Advertisement:** \$309.00

Make check payable to:

**CHAMBER OF COMMERCE MAP PROJECT**

Erie Area Chamber of Commerce  
1717 Dixie Hwy. Suite 500  
FT. WRIGHT, KY 41011

**Total Due:** \$309.00

Amount Paid: \_\_\_\_\_

**Credit Card Information:**

☐ VISA ☐ AMEX ☐ MasterCard ☐ Discover

Name on Card: \_\_\_\_\_

Account #: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

**Payment Method:**

\_\_\_\_\_ Check Enclosed \_\_\_\_\_ Charge My Credit Card

# McDowell High School

## Trojan Sports Schedule Sponsorship

Sports Schedules are Official Publications  
Authorized by the School's Athletic Department

---- Thank you for your support! ----

**PAY ONLINE AT [www.athleticworld.com/payments](http://www.athleticworld.com/payments) --- User ID: 157275 Password: 157275**

Sponsor	Remit To:
LORD FEDERAL CREDIT UNION KIM DAVIS 3910 SCHAPER AVE ERIE, PA 16508-3346	ATHLETIC WORLD ADVERTISING PO BOX 8730 FAYETTEVILLE, AR 72703-0013

### Invoice - Page 1 of 1

Date	Customer	Acct/Client #	Authorized By
4/28/2003	LORD FEDERAL CREDIT UNION	157275	KIM DAVIS

SaleDate	Invoice #	School Sponsorship	Season	Advertising	Size	Due Date	Amount	S & H	Total Due
04/28/03	306726	McDowell High School	Fall 2003	Poster	4 x 4	Upon Receipt	\$450.00	\$4.99	\$ 454.99
04/28/03	306728	McDowell High School	Winter 2003	Poster	4 x 4	Upon Receipt	\$450.00	\$4.99	\$ 454.99
04/28/03	306727	McDowell High School	Spring 2004	Poster	4 x 4	Upon Receipt	\$450.00	\$4.99	\$ 454.99
<b>Amount</b>									<b><u>\$1,364.97</u></b>

**Total Amount Due**

**\$1,364.97**

Payment Online At: [www.athleticworld.com/payments](http://www.athleticworld.com/payments)

User ID: 157275 Password: 157275

**Other Payment Options:** Payment by Company Check or Credit Card. For Credit Card Payments complete section on the enclosed "Sponsor Ad Copy Sheet"

Office Hours: Monday - Friday 7:30am - 5:00pm CST  
3340 N. College - P.O. Box 8730 - Fayetteville, AR 72703-0013 - Phone: 479-444-8428  
Toll Free US & Canada 888-516-7776; Fax: 479-582-3542

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**M** McDowell High School  
— Athletic Office —

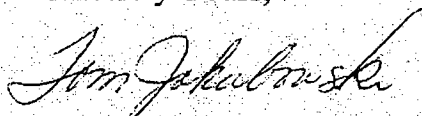
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Tom "Jake" Jakubowski, Athletic Director  
Sandy Balos, Athletic Secretary  
3580 West 38th Street  
Erie, PA 16506  
(814) 835-5428; fax (814) 835-5527

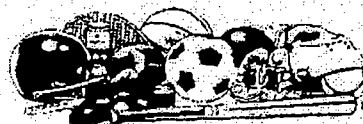
Dear Schedule Poster Sponsors,

On behalf of the McDowell High School Athletic Department I would like to thank you for advertising on our schedule posters. Your generous contribution will be used to further support our many programs for the student athletes at McDowell High School. Community support is essential to our program's success and we appreciate your every effort toward our cause. We trust our relationship will continue in future years.

Sincerely Yours,

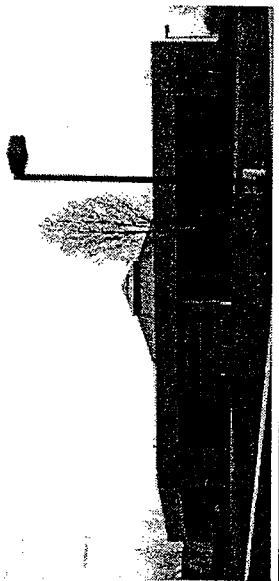


Tom Jakubowski  
Athletic Director



**ATTENTION STUDENTS AND FAMILIES OF MCDOWELL HIGH SCHOOL...**  
***Did you know that you're eligible to join Lord Federal Credit Union?***

***Voted one of Erie's Best Credit Unions***



***Erie's***  
**CHOICE**  
**2002**

Lord Federal Credit Union  
3910 Schaper Avenue Erie, PA 16508  
(814) 866-1111 - (814) 866-1205 fax - [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org) - [www.lordfcu.org](http://www.lordfcu.org)

**CALL OR STOP IN TODAY TO FIND OUT HOW YOU CAN BECOME A MEMBER OF ONE OF  
ERIE'S BEST FULL SERVICE CREDIT UNIONS!**



### The Advantage Plan

- ▶ Campaign period: June 2003 through May 2004.
- ▶ 60% off standard rates.
- ▶ Marketing consultation.
- ▶ Account services and 12 month media plan.
- ▶ Creative services (concept, copywriting, and production).
- ▶ A minimum of 50% of your ads are guaranteed to run in prime time. The remaining ads run at the best times available.
- ▶ Monthly statement.



We are currently running 2 different radio spots on

#### ☒ Package A - Includes WUSE-FM, WFNN-AM and WJET-AM.



	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<	-----	11x	-----	>		
6:00AM - 6:00AM	<	-----	11x	-----	>		

	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<	-----	16x per station	-----	>		
6:00AM - 6:00AM	<	-----	16x per station	-----	>		

Total 86 :60 second announcements each month

#### ☒ Package B - Includes WRKT-FM, WFNN-AM and WJET-AM.



	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<	-----	10x	-----	>		
6:00AM - 6:00AM	<	-----	10x	-----	>		

	M	T	W	Th	F	S	Su
5:00AM - 9:00PM	<	-----	12x per station	-----	>		
6:00AM - 6:00AM	<	-----	12x per station	-----	>		

Total 68 :60 second announcements each month

### Value

Total Monthly Value  
Total Monthly Discount  
Total Monthly Investment

### Package A

\$1,625  
(\$ 975)  
\$ 650

### Package B

\$2,100  
(\$1,260)  
\$ 840

My total investment is \$ 840 per month for a total of \$ 10,080 over 12 months, billed monthly.

Name of Business (Please Print)

Advertiser Signature

Date

Station Signature

Date

Terms: Net 30 days. Subject to credit approval. Non-cancelable/non-transferable agreement. In the event of non-performance, Next Media Radio Erie reserves the right to re-bill the Advertiser for the unearned discount of \$975 or \$1,260/month based upon the package chosen for the number of months the Advantage Plan actually ran.

*This is currently  
in the office of  
the Erie Chamber along w/ Service brochures & business cards.*

## Join Lord Federal Credit Union Today

If you live, work, worship, attend school/college in the City of Erie and/or parts of West Millcreek, you may be eligible to join Lord Federal Credit Union. We offer a full range of services to suit your needs. Call us today to see if you're eligible for membership or visit us on the web at: [www.lordfcu.org](http://www.lordfcu.org) and take advantage of all the services offered such as:

- \*Internet Banking
- \*Home Equity loans
- \*Free Checking

- \*Debit or ATM cards
- \*VISA® or VISA® Gold
- \*Plus so much more...



\*Lord Federal Credit Union  
\*3910 Schaper Avenue  
\*Erie, PA 16508

\*(814) 866-1111  
\*(814) 866-1205 (fax)  
\*Email: [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org)

For all your financial needs, look no farther than Lord Federal Credit Union. Serving members since 1941.



# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508

Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205

E-Mail: [lordfcu@aol.com](mailto:lordfcu@aol.com) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

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## OCTOBER - DECEMBER 2001

*"People Helping People"*

---

### *People Helping People*

The credit union philosophy is showing it's true colors as Lord Federal Credit Union members pull together. A donation box was placed in the lobby of the credit union for any member interested in giving to the American Red Cross to help those in need as a result of the September 11th disaster. Anyone wishing to donate may do so by sending their donation to the credit union office. Thank you for your support.



*Make easy money by finding your member number in one of our interesting and informative articles!*

### **Attention MAC Cardholders**

MAC card may now be used in ATM's displaying the following logo:



MAC and Star Networks have joined forces to expand ATM access from coast to coast. This merger allows you to access to over 180,000 ATM's nationwide. You will also see MAC signs and your current ATM and Debit cards change to the STAR logo. And don't forget to look for ATM's displaying the CU\$ logo.



You can use these machines surcharges free. For locations log on to [www.cudollar.com](http://www.cudollar.com).

### **Find Your Comfort Zone at Lord Federal Credit Union.**

This years National Credit Union week will be recognized October 14 - 20, 2001. Join us in celebrating on Thursday, October 18 and Friday, October 19 in the credit union office. Refreshments will be provided.

Take this opportunity to tell a family member, a co-worker or even a friend about the benefits of your credit union. Joining the credit union is easier now then ever before eight one three one zero one zero and the benefits are great!

### **NOTICE TO ALL MEMBERS... EFFECTIVE JANUARY 1, 2002**

For security reasons, the credit union will no longer give balances and share draft history over the phone. To better serve you in obtaining this information, you may come to the credit union office and/or sign up for Audio Response and PC Access. These are free services that will allow you to obtain balance information at your convenience in the privacy of your own home. If you have an ATM or Debit Card you can also do balance inquires.

Please understand that the credit union has chosen to take this route due to the issue of privacy. It is our responsibility to protect your information. As a result, we feel that the services we provide to you will allow you access to the information you need while providing you the privacy that is so important.

Please help us help you through this transition by calling the credit union today to get set up for Audio Response and/or PC Access.

Thank you for your cooperation in this matter.

### **Use Audio Response, Save time and aggravation.**

Our goal is to provide our members with excellent customer service. We offer Audio Response and PC Access to help make your life a little easier. If you've ever called the credit union to get a balance on your account or to see if a check has cleared your account only to find out that all the available member service representatives were currently busy helping other members, then you need Audio Response. This FREE service is provided to you to use at your convenience any time of day from your home, office... or anywhere. With Audio Response which is our automated phone system, or PC Access, which gives you the ability to look at your account via your computer, you can access your account balances, make transfers, loan payments to your credit union loans, get account histories, request a withdrawal that is automatically mailed to your home address, make cross account transfers to other accounts, plus much more. Why not use this free service to help end the aggravation and make your life easier?

### **... AND COMING SOON ... HOME BANKING!**

Your credit union is currently in the process of offering Internet Home Banking. Watch your newsletter and company bulletin board for details!



# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508  
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205  
E-Mail: [lordfcu@aol.com](mailto:lordfcu@aol.com) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

## JANUARY-MARCH 2002

"People Helping People"

*Could you be the lucky winner in 2002?  
Look for your member number in this issue  
of the "Happenings". If you call the credit  
union by March 31, 2002 you could be  
\$25.00 richer!*

## WHAT A JOKE!

*We had so much fun last year at Jr's Last Laugh that  
we're going there again to celebrate our 61st year in  
business!*

Come and join us for food, fun and lots of laughs (with a  
little business thrown in) on **Thursday, May 16, 2002 at  
Jr's Last Laugh and Comedy Club which is located at  
1402 State Street, Erie, PA for the 61st Annual  
Dinner/Meeting.**

5:30 pm ... Doors Open

6:00 pm ... Dinner (Buffet)

7:00 pm ... Business Meeting and Elections

The show will start at the end of the meeting

**PLEASE NOTE: The credit union office will close at 4:00  
on Thursday, May 16th so the employees can attend the  
Annual Dinner.**

Tickets are \$10.00 for members and \$12.00 for guests  
(limit of only one guest per member). Tickets may be  
purchased at the credit union office and will be on sale until  
Friday, May 10, 2002. Remember, tickets are limited to 200  
so buy early!

### IMPORTANT NOTICE

#### STATUTORY LIEN

If you are in default on a financial obligation to Lord  
FCU, Federal Law gives us the right to apply member  
shares, dividends and deposits in your account(s) at the  
time of default to satisfy the obligation. When you  
default we may exercise the right without further  
notification to you. Further, we may impress shares of  
any member who is a responsible party on a financial  
obligation in default at the credit union.

## ELECTIONS

Elections will be held to fill three (3) seats on the Board of  
Directors. If you are interested in becoming a credit union  
director, please submit your nomination to one of the  
members of the Nominating Committee in writing to:

**Pat Conley**

Chairperson, Nomination Committee  
Lord Corporation  
2000 West Grandview Blvd.  
Erie, PA 16514-0038

**Ron Stark**

Nomination Committee  
Lord Corporation  
2000 West Grandview Blvd.  
Erie, PA 16514-0038

**Russ King**

Nomination Committee  
1635 West 12th Street  
Erie, PA 16505

Your letter must be received by **April 26, 2002**

### *What does it mean to serve on the Board of Directors?*

Here are some basic requirements (not all-inclusive):

- 1) Must be a member in good standing
- 2) Must be able to attend regular monthly board meetings.  
Currently the meetings are held the 2nd Thursday of the  
month.
- 3) Obtain an understanding of the Federal Regulations  
pertaining to the credit union along with understanding the  
credit union's bylaws.
- 4) Must be willing to participate in additional educational  
seminars offered through Pennsylvania Credit Union  
League and other credit union affiliates.
- 5) Accept the Fiduciary duties and responsibilities of the credit  
union.

### *What will serving as a Board Director do for you?*

- 1) Improves your knowledge about the financial service  
industry.
- 2) You will learn how credit unions are different from banks  
and how these differences benefit consumers.
- 3) You will have opportunity to gain experience serving as a  
director that may be beneficial to your future.
- 4) You'll be able to create opportunities for financial growth for  
the membership.

**Please be sure to keep the enclosed statement as it contains the tax information needed to file your 2001  
tax return. If you have an IRA with the credit union this statement is considered your Fair Market Value  
Statement. If you lose this statement and request another copy there is a charge of \$2.00 per copy.**

# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508

Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205

E-Mail: [lordfcu@aol.com](mailto:lordfcu@aol.com) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

## April-June 2002

"People Helping People"

*Find your credit union member account number in this issue of the Happenings and we'll deposit \$25.00 to your share account!*

### READ THIS IF YOU'RE INTERESTED IN EARNING A HIGHER DIVIDEND RATE:

Your credit union is constantly working on ways to help you save. Did you know that we offer an Insured Money Market account that pays a higher rate than the regular share account? Our Money Market has a minimum balance requirement of \$2,500.01 to earn a rate of 2.03% with an annual percentage yield of 2.05%. For balances \$10,000.01 and greater, you can earn 2.08% with an annual percentage yield of 2.10%. If you currently have sub accounts with the credit union, you can transfer the balances to the Money Market to earn a higher yield (Christmas Club excluded). If the balance in the Money Market falls below \$2,500.01 it earns 0%.

Contact the credit union today to sign up for an Insured Money Market account.

### Wanna Good Laugh? Get Your Ticket Today!

Due to the overwhelming response from last years Annual Dinner, the 61st Annual Dinner/Meeting will be held once again at JR'S LAST LAUGH COMEDY CLUB. Mark your calendar for Thursday, May 16th. Tickets are limited so get yours today.



5:30 pm . . . Doors Open

6:00 pm . . . Dinner (Buffet)

7:00 pm . . . Business Meeting & Elections

The show will start at the end of the meeting

**PLEASE NOTE: The credit union office will close at 4:00 on Thursday, May 16th so the employees can attend the Annual Dinner.**

### NEW SERVICE:

Savings Bonds are now available at your credit union. Series I Bonds and Series EE Bonds are available. We will also be able to redeem your existing E, EE & I Bonds. Please make sure you allow sufficient time for processing your request. Proper ID is required.

### You Still Have Time To Run For Office

Elections will be held to fill three (3) seats on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination letter with biographical information to one of the members of the Nominating Committee:

#### Pat Conley

Chairperson, Nomination Committee  
Lord Corporation  
2000 West Grandview Blvd.  
Erie, PA 16514-0038

#### Ron Stark

Nomination Committee  
Lord Corporation  
2000 West Grandview Blvd.  
Erie, PA 16514-0038

#### Russ King

Nomination Committee  
1635 West 12th Street  
Erie, PA 16505

Your letter must be received by **April 26, 2002**



# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508

Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205

E-Mail: [lordfcu@aol.com](mailto:lordfcu@aol.com) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

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## July-September 2002

*"People Helping People"*

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### Lord Federal Credit Union Privacy Disclosure and Opt Out Notice

Lord Federal Credit Union is committed to providing you with competitive products and services to meet your financial needs. As a member owned financial institution, we are also committed to protect your right to privacy. Under federal law, we are required to give you this privacy notice. The following privacy policy was established to maintain the security and confidentiality of your personal financial information. It also describes how we collect information about our members and how it is disclosed, along with information about the parties who receive personal and nonpublic information from us as we conduct the daily business of the credit union.

If you have any questions regarding this notice, please contact the credit union at: (814) 866-1111 or toll-free (for out-of-town members only) 800-782-3562 or write to: **Lord Federal Credit Union, Privacy Notice, 3910 Schaper Avenue, Erie, PA 16508**

#### The Type of Information We Collect:

We routinely collect public and nonpublic personal information about you from the following sources:

- Information we obtain from you on applications for membership, checking account, loans, and credit cards, such as name, age, social security number and income.
- Information about your transactions with us, our affiliates, or others, such as information about your account balance, payment history, parties to transactions and credit card usage;
- Information we receive from a consumer-reporting agency, such as a credit report;
- Information obtained when we verify information provided by you on applications or other forms. This may be obtained from current or past employers, or from other institutions where you conduct business.

#### Disclosure Of Information To Parties That Provide Service To Us:

To provide our members with competitive products along with quality services, we may disclose information that has been obtained, as described above in this notice, to

companies that perform marketing or other services on our behalf. It may also be disclosed to other financial institution with which we have a joint marketing agreement. The credit union works with companies that agree to protect our member's privacy and will agree not sell the information we provide to other third parties.

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted or required by law. If you terminate your membership with Lord Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

#### To Opt Out Of Disclosure Of Information:

You may opt out of information being disclosed to third parties by contacting the credit union. Forward your name, address and account number in writing to: **Lord Federal Credit Union, 3910 Schaper Ave., Erie, PA 16508**. You may opt out of these disclosures at any time. This opt out by law, will not apply to disclosures that are legally permitted by law or disclosure we make to companies that perform services on the credit union's behalf or to other financial institutions that we have joint marketing agreements with. When your request is received, we have a reasonable amount of time to stop the disclosures, which may take up to 90 days.

#### How We Protect Your Information

Lord Federal Credit Union will maintain strong security controls to ensure that member information is protected. Our employees and credit union volunteers hold your information in the strictest of confidence as part of their employment and/or affiliation with Lord Federal Credit Union. We also maintain electronic, physical and procedural safeguards that comply with referral regulations to protect your nonpublic personal information.

#### Fair Credit Reporting Act Disclosure

Lord Federal Credit Union does not share any information obtained from credit reports.

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#### Opt Out Response Form

I have read the Privacy Notice and would like to exercise my right to opt out, as permitted by law, of the following Nonpublic Personal Information to 3rd parties to which Lord Federal Credit Union has entered into with a joint marketing agreement:

- ☐ CUNA Mutual - provides life and accidental death and dismemberment insurance  
☐ American Income Life Insurance

Please Note: The primary owner and any and all joint owners on an account have the right to opt out on behalf of the account. Once notified, please allow a reasonable period of time for your name to be removed. The credit union will remove your name from further mailings but if you have done business in the past with any of the companies you have chosen to opt out of, you may still receive information as you have chosen to give them your personal information.

Account # \_\_\_\_\_ Account # \_\_\_\_\_ Account # \_\_\_\_\_ Account # \_\_\_\_\_

Member Signature \_\_\_\_\_ Member Name (Please Print) \_\_\_\_\_ Date \_\_\_\_\_

# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

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E-Mail: [lordfcu@aol.com](mailto:lordfcu@aol.com) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

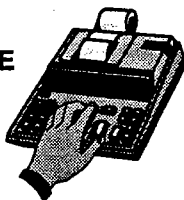
## October-December 2002

"People Helping People"

Need an extra \$25 bucks? It pays to read this quarter's edition of Happenings. Find your member number hidden in one of the articles and call the credit union. It's that easy!

The Supervisory Committee of Lord Federal Credit Union is conducting an audit of the September 2002 statements. If the account balances are correct, no reply is necessary. If you do not agree with the account balances in regard to this statement, please send your correspondence to:

SUPERVISORY COMMITTEE  
Lord Federal Credit Union  
P.O. Box 3433  
Erie, PA 16508



**NOTE:** Do not contact the Credit Union if there is an error and do not send payments or any other credit union correspondence to the address above.



**There's never been a  
better time for a  
home equity loan!**

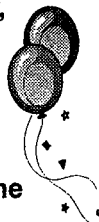
Your credit union has revamped the Home Equity program to make it more affordable to you! Our Home Equity line-of-credit is now two three three seven four one seven based on the Prime Rate (which is \*4.75% as of print date) and you can borrow up to 90% of the equity of your home. Call now to see how affordable a Home Equity line-of-credit can be!

### Open Your Insured Money Market Account Today!

- Minimum balance required is \$2,500.01
- Earn a higher interest rate on balances over \$10,000.01
- Access your account through our FREE Internet Home Banking Service

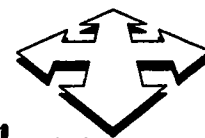
## INTERNATIONAL CREDIT UNION DAY CELEBRATES "BUILDING A BETTER TOMORROW"

In honor of International Credit Union Day, we would like to invite our members to join us for a two day celebration. Stop in Thursday, October 17th for refreshments. And then, on Friday, October 18th, hotdogs, pop, and more well be served at our "picnic in the parking lot." We look forward to seeing you!



We will be offering special rates on vehicles and home equity loans. Also, special rates will be introduced on Share Certificates (18 months and higher) for the week of October 14th in honor of Credit Union Day. BE SURE TO TAKE ADVANTAGE OF THESE GREAT RATES THAT WILL BE AVAILABLE ONLY DURING THIS WEEK LONG EVENT.

**Expanding our horizons,  
expanding our borders,  
expanding our membership . . .**



Lord Federal Credit Union has expanded its field of membership to include the underserved area of Erie, PA which includes the City of Erie. We have also included the portion of Millcreek from 20th and Colonial to Zuck, Zuck to Hershey, Hershey to Peach and Peach to West Grandview and a portion of Pittsburgh Ave to 12th Street.

**Anyone who lives, works, worships, attends school/college in any of the approved areas is eligible to join Lord Federal Credit Union! Bring someone you know that may qualify to our Picnic celebration.**

ONCE A MEMBER,  
ALWAYS A MEMBER

# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508  
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205  
E-Mail: [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

## January-March 2003

"People Helping People"

### SPREAD THE WORD:

NOT ONLY CAN YOUR FAMILY JOIN LORD FEDERAL CREDIT UNION, IT'S NOW POSSIBLE THAT YOUR FRIENDS ARE ELIGIBLE TOO! Great rates . . . Yeah, we got 'em and you're not the only one that can take advantage of great rates AND great services! Due to a recent expansion in our field-of-membership, if you know someone that lives, works, worships, or attends school/college in the City of Erie and parts of West Millcreek, tell them that they may be eligible to join Lord Federal Credit Union. Any one that's interested should call today! Make it your goal to help friends, family members and co-workers become a credit union member. What a GREAT New Year's Resolution!

### LOAN RATES HAVE NEVER BEEN LOWER!

Did you spend too much this Christmas, have your eye on a new or used car, want that home of your dreams or want to get away from it all? Why not check out the rates your credit union has to offer? Rates have never been lower! At Lord Federal Credit Union, we try to make borrowing as easy and painless as possible.

Please call the lending department for current rates at (814) 866-1111 or (800) 782-3562 (for out-of-town members please). Ask for the lending department or dial extensions 223, 224 or 227.



### CHANGE IN DRIVE-THRU HOURS

Due to the decrease in member activity since the installation of our full-service ATM in our drive-thru, the credit union will close at 6:00 pm on Friday nights beginning February 2003.

We apologize for any inconvenience this may cause. To help make your banking more convenient, please be sure to take advantage of the following services available to you:

- Take advantage of Lord Federal Credit Union's ATM or Debit card.
- Sign up for payroll deduction or Direct Deposit through your employer into your credit union account(s).
- Remember that you can use your ATM card at many locations to get cash back on a purchase to avoid stopping at an ATM machine.
- Sign up for our Free Internet Banking service.

### EVERYONE COULD USE A GOOD LAUGH!

Mark your calendars and get ready to laugh. This year our 62nd annual meeting will be Thursday, May 8, 2003 at Jr's Last Laugh and Comedy Club located at 1402 State Street, Erie, PA.



Join us for food, fun, laughs and a little business on Thursday, May 8, 2003.

5:30 pm . . . . . Doors Open

6:00 pm . . . . . Dinner (Buffet)

7:00 pm . . . . . Business Meeting and Elections

The show will start at the end of the meeting.

PLEASE NOTE: The credit union office will close at 4:00 on Thursday, May 8th so the employees can attend the Annual Dinner.

Tickets are \$10.00 for members and \$12.00 for guests (limit of only one guest per member.) Tickets may be purchased at the credit union office and will be on sale until Friday, May 2, 2003 and seating is limited.

Elections will be held to fill one (1) seat on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination to one of the members of the Nominating Committee in writing to:

Pat Conley

Chairperson, Nomination Committee

Lord Corporation

2000 West Grandview Blvd.

Erie, PA 16514-0038

Lisa Manendo

Nomination Committee

Lord Corporation

2000 West Grandview Blvd.

Erie, PA 16514-0038

Russ King

Nomination Committee

Lord Corporation

1635 West 12th Street

Erie, PA 16505

Your letter must be received **April 25, 2003**

Please be sure to keep the enclosed statement as it contains the tax information needed to file your 2002 tax return. If you have an IRA with the credit union this statement is considered your Fair Market Value Statement. If you lose this statement and request another copy there is a charge of \$2.00 per copy.

# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

3910 Schaper Avenue, Erie, PA 16508  
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E-Mail: [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

## APRIL-JUNE 2003

"People Helping People"

### TICKETS STILL ON SALE FOR THIS YEAR'S ANNUAL MEETING

Don't forget to mark your calendar for our

62nd annual meeting that will be held

**Thursday, May 8, 2003 at Jr's Last Laugh and  
Comedy Club located at 1402 State Street, Erie, PA.**



5:30 pm . . . . Doors Open

6:00 pm . . . Dinner (Buffet)

7:00 pm . . . . Business Meeting and Elections

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Elections will be held to fill one (1) seat on the Board of Directors. If you are interested in becoming a credit union director, please submit your nomination to one of the members of the Nominating Committee in writing to:

Pat Conley

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Lisa Manendo

Nomination Committee

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2000 West Grandview Blvd.

Erie, PA 16514-0038

Russ King

Nomination Committee

Lord Corporation

1635 West 12th Street

Erie, PA 16505

Your letter must be received by **April 25, 2003**

Erie's  
**CHOICE**  
2002

**LORD FCU**

**WELCOMES NEW GROUPS**

**Complete Computer Service Solutions**

**Nicklas Insurance Agency Inc. - Erie Division**

### LOAN RATES KEEP FALLING!

There has never been a better time to borrow! Call your credit union to find out how we can help you save money by consolidating your bills at one low interest rate. Buy that new car, dream home or refinance a loan from another institution and save! Call today.

### CHANGE IN HOURS:

The credit union will be open on Friday, April 18 9:00 am to 1:00 pm in observance of Good Friday.

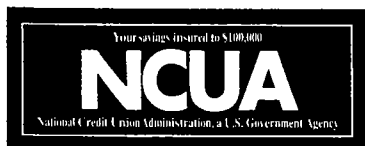
The credit union will be closing on Thursday, May 8th at 4:00 pm so all the credit union employees can attend the Annual Dinner.

**Lord FCU will be closed in  
observance of the following holidays**

May 26 (Mon.) . . . . . Memorial Day

July 4 (Fri.) . . . . . Independence Day

**Call credit union for special loan promotions and current rates. 866-1111 or (800) 782-3562**



MON.-THURS.  
9:00 a.m. to 5:00 p.m.

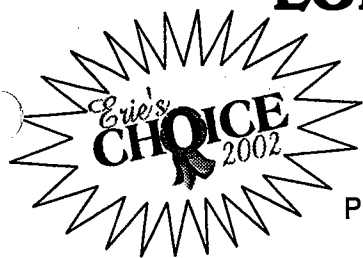
FRI.  
LOBBY & DRIVE-IN  
8:00 a.m. to 6:00 p.m.



DIVIDENDS ON  
SHARE ACCOUNTS  
ARE BASED ON  
AVAILABLE  
EARNINGS AND  
CANNOT BE  
GUARANTEED.

### REMEMBER FOR YOUR CONVENIENCE:

\*\*\*"MAC" is always open, 24 hours a day, 7 days a week.  
Sign up for a ATM/Debit Card & our Audio Response & Internet Home Banking is ready to serve you 7 days a week, 22 hours a day from any touch-tone phone.  
Call our office & talk to Member Services to apply for these services.



# LORD FEDERAL CREDIT UNION HAPPENINGS !!!

... We make the most of YOUR money!

3910 Schaper Avenue, Erie, PA 16508

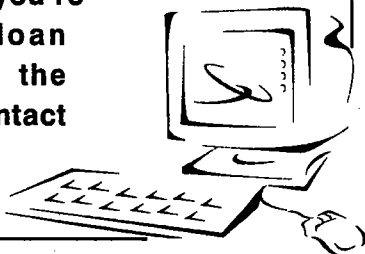
Phone: (814) 866-1111 • 1-800-782-3562 • FAX: (814) 866-1205

E-Mail: [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org) • Web Site: [www.lordfcu.org](http://www.lordfcu.org)

## JULY-SEPTEMBER 2003

### APPLY FOR A LOAN ON LINE!

You can now apply for a loan at our web site [lordfcu@lordfcu.org](mailto:lordfcu@lordfcu.org). Click on our Internet Banking icon then click on "Online Loans" located on the left of the screen. That's it, you're ready to go! A loan officer will review the application and contact you within 24 hours.



**WOW . . .**

**WOW . . .**

**WOW . . .**

#### Can they get ANY LOWER?

With the interest rates at an all time low, your credit union is offering you great rates on autos and mortgages . . .

New and Used Cars. . . . . 3.99% APR\* up to 60 months

New and Used Cars. . . . . 4.25% APR\* up to 72 months

1st Mortgages. . . . . 4.95% APR\* NO POINTS-15 yrs

2nd Mortgages. . . . . 4.99% APR\* up to 5 years

..... 5.99% APR\* up to 12 years



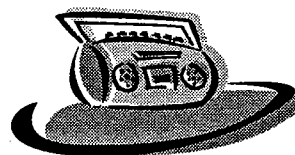
\*APR=Annual Percentage Rate.  
Certain restrictions/qualifications apply.  
Rates subject to change.  
Minimum loan amount required.  
New money only to qualify to special rates.

Call Lord Federal Credit Union's  
loan department today at  
(814) 866-1111 or  
out-of-town at (800) 782-3562  
ext. 223, 224, or 227



### VISA & VISA GOLD RATES LOWERED!

For a limited time only, we've dropped the rate 2% on Lord Federal Credit Union's Visa and Visa Gold card. The rate on the Visa classic will be 10.9% on all new purchases and balance transfers. The rate on the Visa Gold will be 9.5% on all new purchases and balance transfers. These rates will be in effect August 1st through September 30, 2003. Remember, there is **NO** annual fee and a 25-day grace period. The new rate will stay in effect on purchases and transfers made during this promotion UNTIL that balance is paid off. Don't be fooled by the "teaser rates" offered by other companies. Many entice you with 0% for a few months and then charge you 14% or higher AND charge high penalties if your payment is late. Some also charge interest from the time of purchase. Please take the time to carefully read the offers you receive in the mail...or...come to your credit union where you know exactly what you're getting! What are you waiting for? Contact the lending department today!



### We're on the airwaves!

Have you heard? Lord FCU is now on three local Erie radio stations. Spots are running on The FAN 1330, JET 1400 and ROCKET 101! The ads address the credit union's newly expanded field of membership which covers the City of Erie and a large portion of West Millcreek which includes the McDowell Intermediate and High schools, the Mall and surrounding area and the West Grandview business park. If you have a friend, neighbor, co-worker or family member that may benefit from a credit union membership, please have them call us today!

## **Section 5 – The Business and Marketing Plan**

(b)(4),(b)(8)



## **Projected Statement of Financial Condition**

(b)(8)

**LORD FEDERAL CREDIT UNION**  
**MARKETING PLAN FOR COMMUNITY CHARTER**  
**EXPANSION**

(b)(4),(b)(8)

(b)(4),(b)(8)

(b)(4),(b)(8)

(b)(4),(b)(8)

(b)(4),(b)(8)

Lord Federal Credit Union  
STATEMENT OF FINANCIAL CONDITION  
06/30/2003

**ASSETS**

**LOANS**

Real Estate (1st Lien)  
Share Secured  
All other Loans  
Total Loans to Members  
(Less) Allowance for loan losses

**TOTALS**

\$ 4,175,139.78  
177,902.20  
10,245,983.04  
14,599,025.02  
55,428.85

**NET LOANS OUTSTANDING**

14,543,596.17

**CASH**

601,717.78

**INVESTMENTS**

REMAINING LT 1 YR \$ 104,379.07  
Maturities MT 1 YR \$ 104,379.07

Held-to-maturity \$ -  
Available - For - Sale -  
Shares, Deposits & Certs 1,132,486.79  
Corporate Centrals 154,562.45  
Shares, deposits and cert 3,643,176.53  
in other CUs, Banks, S&Ls 3,946,000.00  
NCUSIF Capital Dep - 211,097.01

**NET INVESTMENTS**

9,198,503.20

**OTHER ASSETS**

Land 88,500.00  
Building 654,214.75  
Other Fixed Assets 52,707.42  
All other Assets 81,703.81

**NET OTHER ASSETS**

877,125.98

**TOTAL ASSETS**

#####

**LIABILITIES**

**LIABILITY ACCOUNTS**

Accounts payable  
Dividend / Interest Payable  
Unapplied data processing items  
All other Liabilities

**TOTALS**

\$ 26,950.96  
-  
(2,184.13)  
14,508.21

**TOTAL LIABILITIES**

39,275.04

**SHARES**

REMAINING LT 1 YR \$2,461,562.04  
Maturities MT 1 YR #####  
Share Certificates 3,536,952.39  
IRA/Keogh Retirement Accts. 673,281.04  
Share Draft Account 1,517,382.02  
Retirement & Education Accumulation 3,576,999.19  
Shares 490,427.21  
Insured Money Market 11,408,479.30  
2,395,080.86

**TOTAL SHARES**

22,925,320.99

**EQUITY ACCOUNTS**

Regular/Statutory Reserves.  
Special Reserves 811,191.55  
Undivided earnings 19.09  
Net Income (Loss) 1,445,136.46

**TOTAL EQUITY**

2,256,347.10

**TOTAL LIABILITIES, SAVINGS & EQUITY**

\$ 25,220,943.13

**PREVIOUS MONTH**

Capital Ratio 9.07%  
Fixed Asset Ratio 3.13%  
Loans/Assets Ratio 57.11%  
Loans/Shares 62.82%  
Net Worth Ratio 8.86%

**CURRENT MONTH**

Capital Ratio 9.17%  
Fixed Asset Ratio 3.15%  
Loans/Assets Ratio 57.88%  
Loans/Shares 63.68%  
Net Worth Ratio 8.95%

# LORD FEDERAL CREDIT UNION

## Income Statement

June 30, 2003

### OPERATING INCOME

	MONTHLY ACTUAL	Quarter To-Date ACTUAL	Year To-Date ACTUAL	Year To-Date BUDGET	Year To-Date VARIANCE	ANNUAL BUDGET
110 Interest on Loans	\$ 75,880.02	\$ 238,979.71	\$ 468,875.29	\$ 514,166.00	\$ (45,290.71)	\$ 1,028,597.00
119 (Less) Interest Refund	-	-	-	-	-	-
Net Loan Interest	75,880.02	238,979.71	468,875.29	514,166.00	(45,290.71)	1,028,597.00
120 Income from Investments	21,433.45	66,204.74	128,783.20	113,311.00	15,472.20	220,289.00
50 Other Operating Income	19,516.36	59,197.50	117,317.59	116,137.00	1,180.59	232,806.00
100 Total Gross Income	<b>116,829.83</b>	<b>364,381.95</b>	<b>714,976.08</b>	<b>743,614.00</b>	<b>(28,637.92)</b>	<b>1,481,692.00</b>

### OPERATING EXPENSES

210 Compensation	24,997.85	83,872.79	166,873.61	172,348.00	5,474.39	351,334.00
220 Employee Benefits	5,295.39	23,642.14	40,784.02	34,222.00	(6,562.02)	68,951.00
230 Travel & Conferences	-	-	-	3,150.00	3,150.00	6,300.00
240 Association Dues	686.17	1,920.51	3,554.01	3,060.00	(494.01)	6,120.00
250 Office Occupancy	4,573.32	13,734.96	30,383.02	30,054.00	(329.02)	60,108.00
260 Office Operations	11,462.72	31,130.58	63,667.82	71,184.00	7,516.18	142,368.00
270 Education & Promotion	96.07	2,259.03	5,154.62	14,022.00	8,867.38	28,000.00
280 Loan Servicing	5,267.45	18,064.35	36,055.48	32,442.00	(3,613.48)	64,864.00
290 Professional & Outside Services	24,424.78	69,146.35	138,871.21	140,754.00	1,882.79	281,500.00
300 Provision for Loan Loss	3,800.00	11,400.00	22,800.00	22,800.00	-	45,600.00
320 Federal Supervisory & Exam	534.00	1,597.63	2,875.87	2,580.00	(295.87)	5,160.00
330 Cash Over & Short	5.97	53.60	(114.49)	30.00	144.49	60.00
350 Annual Meeting	277.46	680.08	1,271.08	1,200.00	(71.08)	2,400.00
75 Misc Operations	119.68	226.49	1,863.26	1,260.00	(603.26)	2,520.00
51 Total Operating Expense	<b>81,540.86</b>	<b>257,728.51</b>	<b>514,039.51</b>	<b>529,106.00</b>	<b>15,066.49</b>	<b>1,065,285.00</b>

Net Operating Income	<b>35,288.97</b>	<b>106,653.44</b>	<b>200,936.57</b>	<b>214,508.00</b>	<b>(13,571.43)</b>	<b>416,407.00</b>
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### ALLOCATION OF INCOME

Interest / Dividend Expense	24,229.98	75,087.29	152,884.34	149,350.00	(3,534.34)	296,751.00
59 Change to Undivided Earnings	<b>\$ 11,058.99</b>	<b>\$ 31,566.15</b>	<b>\$ 48,052.23</b>	<b>\$ 65,158.00</b>	<b>\$ (17,105.77)</b>	<b>\$ 119,656.00</b>



**Lord Federal Credit Union**  
*Pro Forma Financial Statement Projections for Community Charter Conversion*

(b)(4),(b)(8)

<u>Assets</u>	
Loans	
Allowance-Loan Loss	
Net Loans	
Accts. Receivable	
Cash & Equivalents	
Net Investments	
Land & Building	
Other Fixed Assets	
Other Assets	
NCUSIF	
<b>Total Assets</b>	
<u>Liab. &amp; Equity</u>	
Accts. Payable	
Dividends Payable	
Other Liabilities	
Regular Shares	
Share Drafts	
Share Certificates	
IRA Shares & Certificates	
Money Market	
Other Shares	
Total Shares	
Net Income (M-T-D)	
Regular Reserves	
Undivided Earnings	
<b>Total Liab. &amp; Equity</b>	

(b)(4),(b)(8)

Income	6/3
Interest on Loans	\$
Investment Income	
Other Operating Income	
Total Income	
<b>Expenses</b>	
Compensation/Benefits	
Travel and Conference	
Association Dues	
Office Occupancy	
Office Operations	
Education & Promotion	
Loan Servicing	
Outside Services	
Provision-Loan Losses	
Operating Fees	
Cash Over/(Short)	
Annual Meeting	
Miscellaneous	
Total Expenses	
Income from Operations	
Non-Op. Income	
Net Operating Income	
Dividends	
Net Income	
Reserve Transfer	
Net Income	

Lord FCU

Pro Forma Financial Statement Projections for Community Charter Conversion Expansion

Assumptions:

Average Loan Yield	<u>12/31/2003</u>	<u>6/30/2004</u>	<u>12/31/2004</u>	<u>6/30/2005</u>
Average Investment Yield	7.00%	7.10%	7.20%	7.40%
Average Cost of Funds	2.55%	2.60%	3.00%	3.30%
	1.15%	1.22%	1.33%	1.50%

(b)(4),(b)(8)

Lord Federal Credit Union  
Key Growth Rates and Ratios  
for Pro Forma Financial Stat

	<u>12/31/2003</u>	<u>6/30/2004</u>	
Loan Growth	2.00%	2.50%	%
Share Growth (Total)	1.74%	2.61%	%
Ratio of ALL to Loans	0.38%	0.39%	%
Net Worth to Assets	9.13%	9.02%	%
Loan to Share Ratio	63.84%	63.77%	%
Ann. Expense / Income Ratio	71.05%		%
Delinquent Loans	1.40%	1.50%	%
Annualized ROAA	0.54%		%
Membership	6,000	6,200	

(b)(8)

**Lord Federal Credit Union**

**Pro Forma Financial Statement Projections Narrative**

**For Community Charter Conversion Application**

(b)(8)

(b)(8)

(b)(8)

(b)(8)



(b)(8)

# GET 'EM WHILE THERE HOT!

*Interest rates keep going down...*

↓ *down...*

↓ *down...*

So now's the time to come to YOUR credit union and get a great rate!

- New and used cars are as low as 3.99% apr\*
- 1<sup>st</sup> Mortgage for 15 years and NO POINTS is 4.95% apr

Maximum term is 15 years. Amount financed is based on 80% of appraised value.

- 2<sup>nd</sup> Mortgage as low as 4.99% apr

Rate is based on term with a maximum of 144 months. Amount financed is based on 90% of appraised value minus any amount owed on first mortgage.

\*APR – Annual Percentage Rate

\*\*\*\*\*RATES ARE SUBJECT TO CHANGE\*\*\*\*\*

*These rates are applicable to new money only. There are certain qualifications for borrowing.*

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An Equal Housing Lender

## **LORD FEDERAL CREDIT UNION**

**3910 Schaper Avenue**

**Erie, PA 16508**

**(814) 866-1111**

**(800) 782-3562**

**Lord Federal Credit Union....We make the most of YOUR money!**



It's your lucky day! Take advantage of  
our St. Patrick's Day Special!

From Thursday, March 13, 2003 through Tuesday, March 25, 2003 Lord Federal Credit Union is slashing loan rates!

New and Used cars as low as	3.95% APR*
2 <sup>nd</sup> Fixed Rate Mortgages as low as	4.99% APR
Home Equity Lines of Credit as low as	4.25% APR
First Mortgage (15 years) as low as	5.45% APR

- Do you have a loan somewhere else at a higher rate? Now's the time to refinance it with Lord Federal Credit Union.
- Thinking of buying a new car, call Lord Federal Credit Union today and save time and money. We can pre-approve your loan to make your car buying easier. And DON'T BE FOOLED BY THE DEALER ZERO PERCENT FINANCING!

Before letting the car dealer talk you into zero percent financing, check with us about our low rate auto financing. You may save by keeping the dealer's discount and financing the difference. Check out the cost comparisons of Dealer financing vs. borrowing at Lord FCU: (the example is \$15,000 for 60 months at 4.99%)

**Dealer Financing**

\$15,000 (dealer keeps the rebate)  
0% Finance Charge  
**\$15,000 total payback**

**Low Rate Credit Union Financing**

\$15,000 minus \$2,500 rebate  
\$12,500 amount financed  
4.99% APR Finance Charge  
**\$14,148.74 total payback**  
**A savings of \$851.26**

\*APR=Annual Percentage Rate  
Certain restrictions/qualifications apply.  
Rates subject to change.  
Minimum loan amount required.  
New money only to qualify to special rates.

Call Lord Federal Credit Union's loan department today at (814) 866-1111 or out-of-town at (800) 782-3562 ext. 223, 224, or 227.





## THERE'S NEVER BEEN A BETTER TIME FOR A HOME EQUITY LOAN!

*HERE'S A DEAL YOU CAN'T REFUSE...* Your credit union has revamped the Home Equity program to make it more affordable!

- Our Home Equity line-of-credit is now **based on the Prime Rate** (which is 4.00% APR\* as of print date).
- You can borrow up to **90% of the equity of your home.**
- Example of payment on a loan of \$10,000 for 120 months @ 4.00% = \$101.00 per month. Payment increased approximately \$10.00 per thousand dollars.

Call now to see how affordable a Home Equity line-of-credit can be!

\*APR=Annual Percentage Rate. Minimum loan amount is \$5,000. Minimum advance after first draw is \$500. Maximum term is an eight (8) year draw period with a ten (10) year payback. Rate is subject to change monthly. Rate is determined by taking the prime rate published on the last business day of the month and adding 0%. All fees are paid by the member and may include appraisal, filing fees, closing costs and other fees associated with this loan.

**LORD FEDERAL CREDIT UNION**  
**3910 SCHAPER AVENUE**  
**ERIE, PA 16508**  
**(814) 866-1111**  
**(800) 782-3562**  
**(814) 866-111 FAX**

Contact the Lending Department at (814)  
866-1111 or (800) 782-3562 (for out of  
town members only).

## **DO YOU HAVE A LORD FEDERAL CREDIT UNION VISA?**

Take advantage of a **2% DECREASE** in the Annual Percentage Rate (APR) August 1, 2003, through September 30, 2003 on both the Visa and Visa Gold card.

All balance transfers and/or purchases will have an APR of 10.9% for Visa and 9.5% for Visa Gold. All purchases and/or balance transfers made to your Visa during this promotion will stay at the reduced rate until that balance is paid off. All transfers and/or purchases made before or after this promotion will be at the current published rate for that time.



## THERE'S NEVER BEEN A BETTER TIME FOR A HOME EQUITY LOAN!

*HERE'S A DEAL YOU CAN'T REFUSE...* Your credit union has revamped the Home Equity program to make it more affordable!

- Our Home Equity line-of-credit is now **based on the Prime Rate** (which is 4.75% APR\* as of print date).
- You can borrow up to **90% of the equity of your home**.
- Example of payment on a loan of \$10,000 for 120 months @ 4.75% = \$104.76 per month. Payment increased approximately \$10.00 per thousand dollars.

But wait...for a limited time, Lord Federal Credit Union is offering a rate of **4.25% APR for the first three (3) months** on all new Home Equity Loans! WOW! Now that's a deal!!!!

Call now to see how affordable a Home Equity line-of-credit can be!

\*APR=Annual Percentage Rate. Minimum loan amount is \$5,000. Minimum advance after first draw is \$500. Maximum term is an eight (8) year draw period with a ten (10) year payback. Rate is subject to change monthly. Rate is determined by taking the prime rated published on the last business day of the month and adding 0%. All fees are paid by the member and may include appraisal, filing fees, closing costs and other fees associated with this loan.

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